ONE HUNDRED ELEVENTH

A N N U A L R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. MUHL
ACTING INSURANCE COMMISSIONER

501 ST. PAUL PLACE
BALTIMORE, MARYLAND - 21202

ISSUED: Feb. 1, 1983

BUSINESS OF 1981

HARRY HUGHES
GOVERNOR

JOHN J. CORBLEY
SECRETARY

STATE OF MARYLAND

DEPARTMENT OF LICENSING AND REGULATION
INSURANCE DIVISION
501 ST. PAUL PLACE BALTIMORE, MARYLAND 21202

MY DIRECT NUMBER IS 301/659- 4029

EDWARD J. MUHL
DEPUTY INSURANCE COMMISSIONER

Feb. 1, 1983

The Honorable John J. Corbley, Secretary
Department of Licensing and Regulation
501 St. Paul Place
Baltimore, Maryland 21202

Dear Mr. Corbley:

The One Hundred-Eleventh Annual Report of the Insurance Commissioner of the State of Maryland is submitted for your review and transmittal to the Governor and Members of the General Assembly.

The Report is submitted under the provisions of Section 23 of Article 48A and sets forth activities of the Division for the calendar year ending December 31, 1981. It includes a supplement thereto a statement of fees and taxes received by the Insurance Commissioner and paid by him into the State Treasury, for the fiscal year ended June 30, 1982.

Listed in this Report is a summary of significant insurance legislation passed during the 1982 Session of the Maryland General Assembly.

The personnel of this Division are listed as of September 30, 1982.

Sincerely,

Edward J. Muhl
Deputy Insurance Commissioner

EJM/JFN:ebs

OUTSIDE BALTIMORE METRO AREA
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CONTENTS

General Information	Page
Commissioner's Letter to the Secretary	1
Personnel of the Insurance Division	1
Major Legislation Passed in 1982	2
1981 Regulations Issued	4
Publications of the Division	4
Receiverships	5
Section Reports to the Commissioner	6
Financial Tables	17
Supplementary Report	65

PERSONNEL OF THE INSURANCE DIVISION

General Administration

Insurance Commissioner: Vacant; Deputy Insurance Commissioner: Edward J. Muhl; Assistant Commissioners: Michael Connolly; Thomas Paul Raimondi; Assistant Attorneys General: Thomas P. Barbera; Michael L. Cohen; Staff Specialist: Ted A. Hickman; Public Affairs Officer: Byron P. Roberts; Administrative Aide: Dorothy R. Taylor; Office Secretary III: Ruth Pundt; Office Secretary II: Wenda K. Gordon; Office Secretary I: Iris Magaziner; Fiscal Associate II: Margaret J. Smith; Helen Sparzak.

Examination and Auditing

Chief, Market Conduct Examination and Property Bureau: J. Frank Nayden; Chief, Financial Condition Examination: Burton J. Kitchen; Administrative Officer I: A. Ernest Long; Insurance Examiner V: Evia J. Christian; George M. Donhauser; Alfred Hermann, III; Insurance Examiner IV: Paul Burget; Ilona Klasons; Insurance Examiner III: Anthony Belletiere; Floro de la Cruz; Alfred Franz; Robert Parker; David Phillips; Neel Reid; James Russo; Antonio Sadorra; Moses Taylor, Jr.; Insurance Examiner II: Homer Ervin; Calvert D. Gorman; Operations Specialist II: William G. Lashley; Accountant Auditor IV: Richard Cunningham; Dominic Quaglione; Kenneth Sears; Fiscal Accounts Supervisor II: Jean M. Currence; Fiscal Associate II: Jean Gardner; Office Secretary II: Irene Ciurca; Evelyn Schwartzman; Office Secretary I: Carlette R. Allen; Glenda Bell; Beatrice Davis; Debra D. Lafon.

Life and Health

Chief Actuary: Sidney A. Green; Actuary IV: Dennis Lafferty; J. B. Smith, Jr.; Antillio Stone; Actuary III: Nelson D. Ayling; James D. Douglas; Thomas A. Lavelle; Brenda Ledford; Uno H. Marble; Howard Max; James D. Paterson; Patrick Ring; Gary Smith; Actuary II: Nityanand Prasad; R. Herman Richardson; George M. Stover; Office Secretary III: Jean Evans; Doris Tippett; Office Secretary II: Mary Kenney; Denise Strycharz; Sue Wegnerowitz; Office Secretary I: Bernice Thomas.

Rating Forms and Review

Actuary IV: Allen J. McGrath; Actuary III: John F. Crouse; Alfred Forgione; John W. Munsey, Jr.; Actuary II: Stephen Donaldson; Office Secretary II: Marilyn Johnson; Office Secretary I: Geraldine Howard.

Education and Licensing

Services Supervisor: Rita L. Farb; Office Secretary II: Shirley Holden; Office Supervisor II: Linda J. Dillow; Office Supervisor I: Yvonne House; Office Clerk II: Gloria Arnold; Jacqueline Carpenter; Alfreda Chesniak; Margaret Conrad; Eleanor Potter; Office Clerk I: Dicie Hayes; Typist Clerk IV: Denise Dowtin; Typist Clerk III: Judith Schepleng; Stenographer Clerk III: Sharon Potenziano; Typist Clerk II: Karen Davis; Dorothy B. Hutchinson.

Hearing Section

Chief Hearing Officer: James E. Sybert; Administrative Officer: Joseph Epstein; Richard Globus; Lawrence Sears; Legal Advisor: Charles B. Kelly, Jr.; Office Secretary I: Lorraine Hogue; Typist Clerk IV: Sharon Bohon.

Complaint and Investigation

Insurance Investigation Chief: Vacant; Insurance Investigation Assistant Chief: Moses Lake; Insurance Investigator II: Raymond Grant; George R. Kaiss; Mary C. Loux; Samuel Nathanson; Thomas O'Hara; Howard P. Richmond; Tracy Schoonmaker; Norman D. Taylor; Office Secretary II: Dorothy Nance Taylor; Office Secretary I: Mary Craig; Marie Lonesome; Brenda McHale; Esther Singleton; Typist Clerk II: Deborah Eggleston.

Agency Inspection

Chief Enforcement Officer: Leroy Shaver; Operations Specialist: John H. Riggle; Insurance Investigator II: Richard J. Stocksdale, Sr.; Stenographer Clerk I: Carolet Daniel.

Major Legislation Passed in 1982

The following is a summary of major legislation affecting the Insurance Division passed at the 1982 Session of the Maryland General Assembly and signed into Law under Chapters of Acts of 1982:

S.B. 117 (Chapter 248) Prohibits insurers who pay benefits to the Department of Health and Mental Hygiene under a nonprofit health service plan or a health insurance policy issued, delivered, or renewed in this State from denying reimbursement to the Department because of the manner, form, or date of claim, as long the Department, within 2 years following the date of treatment for which reimbursement is sought, furnishes to the insurer sufficient information on which insurer's liability can be determined.

S.B.191 (Chapter 499) Provides that individual, group, and nonprofit service plans and health insurance carriers, and health maintenance organizations shall offer as an option coverage for services provided by a hospice care program; provides that Department of Health and Mental Hygiene may provide reimbursement, under the Maryland Medical Assistance Program, for services provided by a hospice care program; and provides that provisions of the Act relating to health insurance and health maintenance organizations providers are only applicable to contracts entered into after a certain date.

S.B. 209 (Chapter 259) Requires nonprofit health service plans to maintain unencumbered assets in certain amounts after certain dates.

S.B. 290 (Chapter 17) Corrects certain errors published in Sections 234AA(e) and (h) and 539(b) of Article 48A, of the Maryland Insurance Code.

S.B. 403 (Chapter 800) Requires all health insurance policies which provide certain inpatient hospital care to provide benefits for the expenses of home health care as prescribed by a person licensed under the Health Occupations Article.

S.B. 482 (Chapter 528) Requires that a Medicare supplement policy provide as minimum benefits coverage of certain eligible expenses not covered by Medicare; repeals provisions which make those supplemental benefits optional; permits the Insurance Commissioner to establish by regulation the time when the Medicare supplement buyer's guide must be delivered to potential buyers of policies; and provides that certain statements shall be placed on a proposed policy under certain circumstances.

S.B. 805 (Chapter 553) Permits the use of more recent mortality tables in determining the valuation of life insurance policies and annuities; provides for additional methods in determining the valuation of life insurance policies and annuities; provides for new methods of calculating adjusted premiums for life insurance policies and annuities; and excludes certain policies from the Standard Nonforfeiture Law of Life Insurance.

S.B. 812 (Chapter 820) Corrects outdated references to the Baltimore City Court in various sections of Insurance Code to read "Circuit Court for Baltimore City".

S.B. 848 (Chapter 558) Alters the amount of reserves which an applicant to issue contracts for a nonprofit health service plan must maintain to obtain licensing by the Insurance Commissioner; and limits the distribution of excess reserves to specified subscribers to the plan.

S.B. 983 (Chapter 573) Allows an exclusion for the injuries of a person when occupying, or struck as a pedestrian by, an uninsured motor vehicle that is owned by that person or a member of his immediate family residing in his household under certain coverage, and excludes from certain coverage certain pedestrians.

S.B. 1102 (Chapter 587) Provides that the Circuit Court may appoint or substitute another person for the Insurance Commissioner, in delinquency proceedings, as Conservator, Rehabilitator, or Receiver; and provides that the person so appointed shall have the same powers and duties as those afforded the Commissioner.

S.B. 1120 (Chapter 591) Repeals requirements that the Insurance Commissioner obtain, compile, and publish data on fees and rates charged in this State and that insurers provide the Commissioner with that data; repeals requirements that the Commissioner obtain, compile, and publish data deemed useful to the consumer in this State which relates to the cost of health insurance and extent of insurance coverage; and repealing requirements that the Commissioner obtain, compile and publish data relating to life insurance in this State.

H.B. 91 (Chapter 598) Requires certain health insurance policies, contracts, or certificates delivered or issued for delivery within this State to include benefits for expenses for treatment of certain birth defects.

H.B. 512 (Chapter 628) Alters method of filling vacancies in the office of the executive director; provides for selection and succession of the Chairman of the Board of Trustees, provides the reasonableness and adequacy of the reserves shall be reviewed annually by the Board of Trustees; and establishing certain provisions for processing claims made against the Maryland Automobile Insurance Fund.

H.B. 516 (Chapter 175) Provides for continuing the existence of the Insurance Division and the Insurance Commissioner in accordance with the Regulatory Programs Evaluation Act of 1978 (Sunset Law) by extending to December 31, 1993 the termination provisions for the Division and Commissioner.

H.B. 561 (Chapter 854) Provides that all agents and brokers licensed in Maryland are "producers" for the Maryland Automobile Insurance Fund; defines and modifies the authority of the producers; and modifies the power of the Fund to regulate the conduct of producers by rule.

H.B. 742 (Chapter 643) Provides for investment in certain limited partnerships formed for the development or ownership of certain real estate to be eligible reserve investments for life insurance companies and increases the percentage of assets that life insurance companies may invest in such limited partnerships or other real estate; and limits the amount of limited partnership interest which an insurer may count towards its cash reserves.

H.B. 754 (Chapter 911) Proposes that Annual Report of the Insurance Division required under Section 23 of the Insurance Code be subject to Article 40, Section 1 of the Annotated Code of Maryland.

H.B. 1015 (Chapter 869) Allows motor vehicle insurers to grant discounts in premiums for certain motor vehicle insurance coverage for insureds at least 55 years of age; and establishing certain conditions to qualify for the premium discount.

H.B. 1105 (Chapter 685) Permits insurers to use certain forms to obtain certain information about the owners of certain property that may be a target for arson; requires the Insurance Commissioner to make certain determinations; allows the use of alternative forms; provides for the termination of certain insurance policies under specified circumstances; and authorizes certain regulations to be adopted by the Insurance Commissioner.

H.B. 1423 (Chapter 710) Requires Surplus Line Insurance Brokers to pay premium taxes; sets the time when these taxes are due; and provides for semi-annual reports, penalties, assessments, refunds, appeals, and credits on Surplus Line insurance taxes.

H.B. 1475 (Chapter 887) Provides that an insured shall receive an adjustment in automobile insurance premiums upon notification to the insurer of change justifying reclassification into a different classification or territory.

H.B. 1529 (Chapter 725) Prohibits a person from making fraudulent claims for motor vehicle theft under certain insurance policies; prohibits a person from aiding anyone from making certain false claims; and provides certain penalties.

H.B. 1542 (Chapter 728) Life insurers may invest in first mortgage loans or deeds of trust on certain farm properties as reserve investments.

H.B. 1895 (Chapter 757) Provides for amount of life insurance a credit union can issue its members.

1981 Regulations

There were no Regulations issued in 1981.

Publications of the Division

Copies of the Commissioner's Annual Report are submitted to the Secretary of the Department of Licensing and Regulation for review and transmittal to the Governor and Members of the General Assembly. They are also available to organizations or individuals requesting same. No charge is made.

The Maryland Insurance Code is available from the National Insurance Law Service, 20675 Bahama Street, P.O. Box 2507, Chatsworth, California 91311, at a price of $87.00. That charge includes corrections and supplements following each Legislative Session. Related Laws to the Code can be obtained from the National Insurance Law Service for $78. Regulations of the Division are published by the National Insurance Law Service at a price of $72.00.

Receiverships

The American Centennial Life Insurance Company in Liquidation

In February, 1981, all of the remaining books and records of the Corporation were transferred to Baltimore and the Atlanta, Georgia office was vacated and later sold. In April, 1981, the reinsurance records were transferred to Baltimore. A rate increase on the major medical policies was approved by regulatory officials and put into effect.

The Receivership was successful in its Virginia litigation which resulted in the recovery of over $120,000. in securities being returned to Maryland. That portfolio was disbursed to the Maryland Life & Health Insurance Guaranty Association pursuant to Court Order to defray claims costs for Virginia residents.

All American Centennial policies which the policyholders wish to remain in force are maintained in full effect. The Receivership remains closely allied with the Maryland Life & Health Insurance Guaranty Association in achieving that end and to assure the orderly and expeditious payment of covered claims.

Preliminary decisions in the Federal Bankruptcy Court in Georgia support a favorable ultimate recovery in favor of the Receivership in litigation which may result in a judgment sufficient to recapitalize the company.

The Receivership operates solely with assets of the company. No public funds of any nature or description have ever been utilized for any purpose in the operation of the company.

The Maryland Indemnity Company

On or about March 3, 1976, the Maryland Indemnity Insurance Company consented to an Order of the Circuit Court of Baltimore City placing it into Rehabilitation, and appointing the Insurance Commissioner, Rehabilitator. During the period of Rehabilitation, the Company's financial strength steadily deteriorated and on September 16, 1977, the Insurance Commissioner petitioned the Court to terminate the Rehabilitation and place the Company in Liquidation. On December 16, 1977, the Insurance Commissioner was appointed Receiver by the Court. Mr. Preston Tull was appointed Special Deputy Insurance Commissioner to act as Receiver for the Commissioner. Assets of Maryland Indemnity Insurance Company have been marshalled by the Receiver amounting to $2,000,000.00. Claims filed with the Receiver against the assets amount to $5,869,772.75 with additional claims still to be received from the various Guaranty Associations on open claims still being adjusted by them. A plan of operations to ostensibly close out the Maryland Indemnity Insurance Company Receivership in the calendar year 1982 is currently being pursued.

The National Guild Insurance Company

Form No. 1, to State Department of Assessments and Taxation filed with letter from Deputy Insurance Commissioner dated January 31, 1980. The Union Trust Company checking account was closed on December 17, 1980. Outstanding checks in the amount of $6,831.85 was paid to Comptroller of the Treasury, Miscellaneous Revenue Division, Abandoned Property. The Equitable Trust Company account remains open to allow for disposition of final accounting.

The National Motors Insurance Company

During March and April, Receivership records were moved from 1 S. Calvert Building to 10 S. Calvert Street. This Receivership's only checking account in Union Trust Company continues to remain open to allow for one outstanding check to clear before closing.

The Olympic Insurance Company of America

Collections of assessments continued to be received in order to release judgments against former policyholders. The reserve funds remaining when cleared, will be closed through Maryland National Bank.

Southern Life Insurance Company

The Insurance Commissioner was appointed Liquidating Receiver for Southern Life Insurance Company on March 28, 1980. The company is a life insurer which had been licensed only in Maryland. Under the receivership, policies on which premiums are continuing to be paid are being kept in force. All policy claims are being paid with assets advanced by the Maryland Life and Health Insurance Guaranty Association.

Section Reports to the Commissioner

Assistant Attorneys General - The Assistant Attorneys General assigned to the Insurance Division act primarily as counsel to the Commissioner of Insurance and the members of the Insurance Division. The Assistant Attorneys General's primary task is to interpret the Insurance Code for the Insurance Division and supply the necessary statutory construction in the form of Attorney General Opinions, advice of counsel letters or oral communication. An equally important function of the Assistant Attorneys General is that of litigation. The Assistant Attorneys General defend suits against the Commissioner and appeals from his administrative orders, as well as institute suits on behalf of the Commissioner to enforce the provisions of the Insurance Code.

All legislation proposed by the Insurance Division to the General Assembly is reviewed for legal sufficiency by the Assistant Attorneys General. All regulations proposed by the Division undergo the same review process. The Assistant Attorneys General aid the Commissioner in his statutory role as Receiver or Liquidator of insolvent insurance companies.

Among the many other duties of the Assistant Attorneys General are the drafting and review of legal forms for the Division, answering correspondence from other State Insurance Departments and advising individual members of the Division on legal problems that arise with their assigned regulatory duties.

Examination and Auditing Section

The preparation and control of rendering invoices for Annual Statement Filing Fees and incurred cost of company examinations.

Auditing and examinations of approximately 1,027 Annual Statements required to be filed annually by insurance companies licensed in the State of Maryland; recordation of filed reports on changes in management or stock ownership; changes in management or stock ownership; analysis of and the processing of filings from insurance companies applying to become accepted reinsurers or surplus line insurers.

Type, assemble and distribute Reports on Examination made of Maryland insurance companies. Examine and report on Quarterly Financial Statements required of certain licensed companies; review Reports on Examination of foreign insurance companies licensed in Maryland.

Auditing affidavits, Monthly and Semi-Annual Reports required to be filed by each licensed Surplus Lines Broker.

Compile and file statistical data on insurance companies licensed in Maryland. Maintain control and supplemental filings to the Annual Statement of each licensed insurer. Annually compile, assemble and distribute a Directory of Licensed Insurers, Licensed Health Maintenance Organizations, Licensed Motor Clubs and Rating and Advisory Organizations, a Directory of Authorized Reinsurers, and a Directory of Surplus Line Insurers. Process and distribute Supplements to the Directory. Compile and furnish statistical data and information for the Maryland Automobile Insurance Fund, the Maryland Guaranty Association and other associations or Governmental agencies.

The duties and responsibilities of those employees assigned to the performance of the field operations are summarized as follows:

Under the provisions of Section 30 of Article 48A of the Annotated Code of Maryland (1972 Replacement Volume, as amended) the Insurance Commissioner shall examine the affairs, transactions, accounts, records and assets of each authorized insurer, management company or owned or controlled subsidiary of such insurer, and each rating organization as often as he deems advisable. He is required to examine each domestic insurer not less frequently than every four (4) years in the case of life insurers, and three (3) years in the case of other than life insurers. Section 18(2) provides for the appointment or employment of examiners to conduct or assist in examinations of insurers.

It is the function of the field insurance examiners to examine the affairs and condition of insurance companies authorized to transact the business of insurance in this State at the home office and branch ofices of the company throughout the United States and to examine surplus line brokers.

Maryland field insurance examiners conducted or participated in the examination of 19 insurance companies, 6 Health Maintenance Organizations and 50 surplus line brokers.

Actions Regarding Companies - 1981

During the intervening period between January 1, 1981 and December 31, 1981, the Insurance Division of the Maryland Department of Licensing and Regulation processed the following actions initiated by insurance companies:

Applications for Admission -

Pending December 31, 1980		92
Received during 1981		108
Total		200
Original Certificates of Authority issued	112	
Applications rejected and/or voluntarily withdrawn	15	
Total		127
Pending December 31, 1981		73

Life-Health Actuarial Section - The Life-Health Actuarial Section is concerned with the actuarial aspects of the regulation of life insurance and health insurance. Every form of life insurance policy, health insurance policy, and annuity contract in this State must be submitted to the Insurance Commissioner for prior approval. The review of these forms represents one of the chief functions of the Section.

The Section also is charged with making an annual valuation of the reserve liabilities of life insurance companies operating in the State of Maryland. Since the reserves representing these liabilities are generally the largest liability items of the respective life insurers, this work is most important in connection with determining the solvency of the companies concerned.

When domestic life companies are examined, the Life Section cooperates in the examination not only as to the reserve liabilities, but also in regard to other asset and liability items of an actuarial nature, such as dividends payable, deferred premiums receivable, and nonforfeiture benefits granted. During the course of examination, problems relating to procedures, methods, management policies and company surplus levels are generally reviewed and discussed with the examiners as well as with the officers of the companies being examined.

This Section reviews applications for licenses of health maintenance organizations, reviews the forms and contracts of these organizations, and maintains an ongoing liaison with existing Maryland health maintenance organizations and those in course of formation in the State.

This Section also reviews rate filings to see that the rates are not insufficient, insecure or impracticable, and in the case of health insurance rate filings, to see that the benefits provided in the policies are reasonable in relation to the premiums charged. For credit life and health insurance, rate filings are reviewed to ascertain compliance with the regulation regarding these rates.

Companies issuing credit life or credit health insurance must file detailed reports annually regarding these operations. The reports are reviewed carefully to see whether the rate standards are being adhered to and also whether the standards should be revised.

Reports are solicited from all insurers doing health insurance business in Maryland with regard to procedures employed by the companies to control health insurance costs.

The Section is frequently called upon to assist the Complaint and Investigation Section in connection with numerous technical questions regarding complaints. In addition, the Section directly handled over 2,000 inquiries and complaints in 1981 which were referred to it for various reasons.

Applications for admission of life companies to Maryland are reviewed by the Life Section and recommendations are made to the Commissioner nased on this review. In 1981 there were 95 such reviews made.

During the year 1981 the Life-Health Actuarial Section processed and examined more than 25,000 forms of life and health policies and annuity contracts. Also, 1,227 premium rate filings were received and reviewed. The Section handled 28,201 pieces of correspondence.

The amount of life insurance in force in domestic Maryland companies as of December 31, 1981 was $30,690,061,399, the reserves for which the Section certified, an increase of approximately $6,400,000,000 or 26% over the previous year.

As of December 31, 1981, over three million persons in Maryland were covered by life insurance under about eight million policies, the face amount of which was about $74,530,000,000, an increase of more than 11% over the prior year.

The amount of new ordinary life insurance currently being purchased in Maryland is approximately $8,000,000,000 annually, an increase of 21% over the prior year.

The average amount of life insurance in force per family in Maryland at the end of 1981 was $45,700, an increase over the corresponding 1980 figure of $42,100.

Life insurance and annuity benefits were paid to Marylanders in 1981 in the sum of approximately $835,000,000. Health insurance benefits paid amounted to about $1,500,000,000.

Rating and Forms Review Section - The Rating and Forms Review Section is responsible for the review and examination of property and casualty insurance filings (including title, Workmen's Compensation, and Mortgage Indemnity in addition to the general property and casualty) pertaining to rates, manuals, policies, rate schedules, or rating plans and every modification of any of the foregoing which the filer proposes to use. The Section attempts to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate, or unfairly discriminatory. It submits recommendations to the Commissioner on action to be taken on filings involving rate increases or more restrictive policy provisions which cause the equivalent of a change in rates.

Application for admission of property-casualty and title insurance companies to Maryland are reviewed by the Chief of the Section and recommendations are made to the Commissioner based on this review.

In addition to the above, it reviews statistics or data submitted by motor clubs to substantiate that fees collected are reasonable in relation to services rendered, reviews applications filed for rates on a consent basis for approval or disapproval, processes individual risk filings, reviews statistical plans for the reporting of premiums and losses, and processes registrations of premium finance companies.

The following is a summary of the filings received and action taken during the year:

SUMMARY OF FILINGS RECEIVED AND ACTION TAKEN

1981

Line	Rules & Rates			Forms			Deviations			Total		
	Appr.	Disap.	Total	Appr.	Disap.	Total	Appr.	Disap.	Total	Appr.	Disap.	Total
Automobile	415	20	435	276	26	302	47	3	50	738	49	787
Burglary	8	-	8	8	-	8	1	-	1	17	-	17
Fire & Allied Lines	66	3	69	59	-	59	56	-	56	181	3	184
Glass	15	-	15	-	-	-	4	-	4	19	-	19
Homeowners	169	2	171	148	4	152	57	3	60	374	9	383
General Liability	294	16	310	262	21	283	27	1	28	583	38	621
Inland Marine	80	2	82	102	1	103	20	-	20	202	3	205
Comml.Multi-Peril	241	7	248	266	9	275	59	-	59	566	16	582
Fidelity-Surety	67	1	68	[illegible]	-	33	6	-	6	106	1	107
Title	2	-	2	9	-	9	-	-	-	11	-	11
Workmen's Comp.	28	2	30	22	-	22	-	-	-	50	2	52
Other - Misc.	237	8	245	281	13	294	5	-	5	523	21	544
TOTAL	1,622	61	1,683	1,466	74	1,540	282	7	289	3,370	142	3,512

Consent-To-Rate Applications Totaling 1,703 Were Processed.

Qualification and Licensing Section

The Qualification and Licensing Section is responsible for processing of applications of individuals for insurance qualifications and issuing agents, brokers, insurance advisers, public fire adjusters, and miscellaneous licenses. This Section is also responsible for the filing of trade names used by agents and brokers. Partnerships and corporations who wish to be licensed are also qualified by this Section.

Applications for insurance examinations must have qualified either by experience or by the successful completion of an approved study course. The study course for life & health requires 60 hours; for property & casualty 94 hours. Examinations are administered by ETS (Educational Testing Service) twice each month at five (5) locations in Maryland. Over 4,800 examinations were given annually. In November, ETS began to administer examinations to "walk-ins". This permits an applicant to sit for the examination with no longer than a two (2) week wait. Once an individual is qualified by examination, he may become licensed as either an agent for one of Maryland's admitted insurers, or as a broker eligible to place business with all licensed companies. A resident broker may also be issued a license as Surplus Lines Broker.

Approximately 129,000* licenses were issued annually. The fee for agents licenses are $5.00 initially and $2.00 for renewal. For resident brokers, the applicant pays a fee of $25.00 and a $5,000 bond to the State of Maryland. Fees for non-resident licenses are retaliatory.

The Licensing Section also issues approximately 850 certificates for motor club representatives for which no examination is required.

This Section is now in a period of transition from manual records to a computer. We expect that by the end of February, 1982 we will be in the position of issuing agents licenses via the computer.

Licenses, Trade Names, Certifications and Examinations

Shown below are figures for licenses issued, agency or trade name filings, certifications issued, and examinations given for the year 1981:

Insurance Licenses -		
Resident and Non-Resident Agents' Individual and Corp/Prtnrship Renewal Appointments	104,773	
New Resident Agents' Individual Licenses	13,278	
New Non-Resident Agents' Individual Licenses	1,853	
New Resident Agents' Corp/Prtnrship Licenses	1,433	
New Non-Resident Agents' Corp/Prtnrship Licenses	105	
Estimated Number of Agents' Licenses Issued July - December, 1981	16,053	
Total Number of Agents' Licenses Issued		121,442

*The transition from manual to computer has caused a delay in the processing of renewal licenses. Over 21,000 licenses which were renewed are not reflected in this report, but will appear in the 1982 report.

New Resident Brokers' Individual Licenses	294	
Renewal Resident Brokers' Individual Licenses	2,203	
New Resident Brokers' Corp/Prtnrship Licenses	54	
Renewal Resident Brokers' Corp/Prtnrship Licenses	381	
New Non-Resident Brokers' Individual Licenses	175	
Renewal Non-Resident Brokers' Individual Licenses	1,061	
New Non-Resident Brokers'Corp/Prtnrship Licenses	26	
Renewal Non-Resident Brokers' Corp/Prtnrship Licenses	168	
New Surplus Lines Brokers' Licenses	29	
Renewal Surplus Lines Brokers' License	163	
Total Number of Brokers Licenses Issued		4,554

New Insurance Advisers' Licenses	34	
Renewal Insurance Advisers' Licenses	67	
New Public Adjusters' Licenses	2	
Renewal Public Adjusters' Licenses	17	
Temporary Life & Health Insurance Licenses	2,723	
New Motor Club Representatives Certificates	114	
Renewal Motor Club Representatives Certificates	726	
Total Number of Miscellaneous Licenses Issued		3,683
TOTAL NUMBER OF LICENSES ISSUED		129,679
Agency or Trade Name Filings - New Filings	615	
Amendments to Filings	1,297	
Certifications (Agents and/or Brokers) - Under Seal	7,743	
Analysis of Qualifying Examinations Given - Maryland Examinations Given During Period	4,885	

Complaint and Investigation

The activities of this Section involves every type of insurance and as many different individual situations as reflected in the number of complaints and inquiries handled. Citizens question the manner in which insurance companies deal with policyholders and claimants and this Section endeavors to solve the citizens' problems. The majority of the matters they handle involve the cancellation or nonrenewal of policies, delayed or unsatisfactory service, denial of claims and preium refunds. Many of the cases handled by this Section do not involve a violation of the Law or it appears that no clear violation is intended. However, when there is a violation of State Law involving an insurance agent or broker, the necessary corrective action is initiated by this Section.

In those instances where an investigation results in the need for a hearing, this Section prepares and presents the case for Hearing. In 1981, this Section prepared 171 disciplinary or Section 35 Hearings.

Investigators visit communities all over the State to provide an advisory service to these areas. Announcements to local news media are distributed in advance to notify the public of the availability of this service.

During the calendar year 1981, a total of 16,210 written complaints were received of which 5,349 were justified. There were 40,298 inquiries received. An inquiry is usually made by telephone and concerns a question or subject that can be satisfactorily concluded on the basis of a single conversation.

As a result of processing the justified complaints made to this Section, a total of $1,931,925.20 was recovered for Maryland residents from insurance companies, agents or brokers.

Under provisions of Legislation effective January 1, 1973, there were 7,281 instances where policyholders took advantage of administrative procedures to protest and request hearings against proposed cancellation or nonrenewal action by their insurer and surcharge.

Hearing Section

The Hearing Section is basically responsible for receiving; evaluating; investigation; issuing of charges; preparing for hearings; scheduling of hearings; obtaining of evidence at hearings; conducting hearings; issue subpoenas; and issuance of Orders following hearings, rehearings, and preparing the record on appealed cases, all in connection with matters wherein a violation of the insurance laws is alleged of a licensee or former licensee of the Division. Collateral duties include review of proposed legislation, attendance at legislative hearings and special assignments. Due to the nature of and specialty work of this Section, effort is also extended in handling of inquiries and complaints from the public concerning hearing matters.

A large part of hearing volume continued to be referred to this Section for hearing as a result of enactment of law which was first effective in 1973 concerning the matter of automobile policy terminations.

A total of 1,103 formal hearings were conducted during the year. Of these 955 involved policy termination matters and 148 were of miscellaneous types mostly of a disciplinary nature. Of the termination hearings held, 18 were later settled by post-hearing conference.

A total of 418 additional files were received for hearing to determine whether the insurer should be ordered to continue the policy, which it had attempted to terminate. These cases were resolved by pre-hearing conferences to the satisfaction of the insured, voluntary renewal of the policy, or withdrawal of the protest by the insured.

Additional miscellaneous files were referred to and handled by this Section upon which no hearing procedure was concluded. Each case was reviewed and investigated before a decision was made. In most cases, the complainant was satisfied and withdrew the request for further disciplinary action.

There were 21 cases appealed for which transcripts were prepared for presentment in Court.

Agency Investigation Section

This Section is primarily involved with the inspection of insurance agencies, new licensing of agents and special investigations.

This Section is responsible for the auditing and inspection of more than 35,000 Brokers and Agents throughout the State.

Investigators visit communities all over the State to provide an advisory service to citizens and also to perform agency inspections.

Should there be instances where an investigation results in the need for a Hearing, the Section prepared and presents the case for Hearing.

During the calendar year 1981, there were 132 agency inspections. There were 109 Privileged Communications received and 179 agent disciplinary cases sent to the Hearing Section.

The Maryland Insurance Department is one of the few in the country that has a Section that routinely conducts agency inspections. These inspections are a preventive measure designed to protect the citizens of Maryland from unscrupulous agents.

FINANCIAL TABLES
SHOWING ASSETS, LIABILITY AND
SURPLUS TO POLICYHOLDERS
AT DECEMBER 31, 1981

These statistics were compiled from the 1981 Annual Statements filed with the Division prior to audit and from the National Association of Insurance Commissioners, Insurance Industry Data Base, of companies licensed to do business in Maryland. Further statistics are available in the Examination and Auditing Section of this Division.

NOTE: Property and Casualty Insurance Company tables one through six, Direct Premiums Written and Direct Losses Incurred are for Maryland only and Gain From Underwriting and Gain From Investments are on a Nationwide basis.

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 1

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
DOMESTIC STOCK								
AVEMCO INS CO	MD	678	276	46,462	31,949	14,513	1,805	3,171
BLUE RIDGE INS CO	MD	460	139	7,957	881	7,076	401	506
CAVALIER INS CORP	MD	302	-335	67,722	34,544	33,179	300	5,167
COASTLINE INS CO	MD	392	153	11,253	9,922	1,331	-659	1,000
COMMERCIAL CREDIT MORTGAGE INS CO	MD	530	73	13,342	4,700	8,642	-1,154	912
EASTERN INDEMNITY CO OF MARYLAND	MD	688	296	3,933	1,138	2,795	-564	375
FIDELITY & DEPOSIT CO	MD	0	0	2,526	13	2,513	12	149
FIDELITY & DEPOSIT CO OF MARYLAND	MD	6,191	1,258	216,459	119,826	96,633	-1,883	13,261
INS CO OF MARYLAND	MD	0	0	3,182	360	2,822	74	330
MARYLAND CASUALTY CO	MD	17,551	8,480	1,482,761	1,081,948	400,813	-45,381	112,101
OLD REPUBLIC MORTGAGE ASR CO	MD	1	0	2,463	114	2,349	-13	247
PARAMOUNT INSURANCE CO	MD	2,596	1,504	2,322	1,592	730	101	268
PENINSULA INS CO	MD	4,804	2,533	7,383	5,136	2,247	-256	538
UNITED STATES FIDELITY & GUARANTY CO	MD	37,912	21,654	4,151,174	3,089,522	1,061,652	-94,934	268,014
*TOTALS		72,105	36,031	6,018,939	4,381,645	1,637,295	-142,151	406,059

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 2

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
DOMESTIC MUTUAL								
BALTIMORE EQUITABLE SOCIETY	MD	119	464	17,416	4,538	12,877	-508	1,355
BRETHREN MUTUAL INS CO	MD	9,307	4,677	12,644	5,556	7,089	190	841
COMMONWEALTH MUTUAL INS CO OF AM	MD	1,026	306	829	301	528	15	83
FARMERS & MECH MU I ASN OF CECIL CTY	MD	561	397	619	193	426	-8	55
FARMERS MUTUAL F I C OF DUG HILL	MD	466	192	1,206	162	1,044	5	108
GRANGERS MUTUAL INS CO	MD	2,056	1,183	4,669	2,672	1,997	-367	294
HARFORD MUTUAL INS CO	MD	9,324	4,595	30,351	20,252	10,099	108	1,597
INTERNATIONAL INS CO OF TAKOMA PK MD	MD	7,046	5,976	64,787	45,274	19,513	-906	5,307
MEDICAL MUTUAL LIAB INS SOC OF MD	MD	22,543	28,633	105,286	99,981	5,305	-12,523	8,647
MONTGOMERY MUTUAL INS CO	MD	10,241	3,820	23,218	12,705	10,512	71	1,447
MUTUAL FIRE INS CO IN CALVERT COUNTY	MD	444	188	1,359	267	1,091	38	130
MUTUAL FIRE INS CO OF CARROLL COUNTY	MD	1,124	487	3,546	376	3,169	103	246
MUTUAL INS CO OF FREDERICK COUNTY	MD	1,532	674	6,199	998	5,201	130	377
TANEYTOWN MUTUAL F I C OF CARROL CTY	MD	113	8	294	17	277	10	24
*TOTALS		65,902	51,600	272,423	193,292	79,128	-13,642	20,511

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
AETNA CASUALTY & SURETY CO	CT	58,736	33,632	6,965,810	5,811,838	1,153,972	-431,942	387,742
AETNA CASUALTY & SURETY CO OF AM	CT	0	0	6,646	1,035	5,611	-267	741
AETNA CASUALTY & SURETY CO OF IL	IL	0	0	944,397	782,848	161,549	-49,746	67,633
AETNA FIRE UNDERWRITERS INS CO	CT	2,547	1,017	10,957	41	10,915	0	714
AETNA INS CO	CT	15,042	9,945	2,599,191	2,248,519	350,673	-85,721	148,588
AFFILIATED FM INS CO	RI	838	772	118,108	77,581	40,527	-4,113	10,764
AGRICULTURAL INS CO	SD	33	1	5,157	958	4,199	-19	536
AGWAY INS CO	NY	33	9	28,826	22,966	5,860	-1,997	2,270
AIU INS CO	NY	1,720	1,083	239,801	211,479	28,322	-6,863	7,330
ALBANY INS CO	NY	0	8	29,384	14,696	14,688	-150	2,818
ALL AMERICA INS CO	OH	0	0	33,365	24,334	9,031	-331	1,879
ALLIANZ INS CO	CA	699	252	133,116	99,169	33,946	-10,351	10,964
ALLSTATE INDEMNITY CO	IL	6,017	6,060	34,338	20,356	13,982	0	2,190
ALLSTATE INS CO	IL	117,203	87,524	8,621,923	6,226,754	2,395,169	-412,321	583,242
AMERICAN & FOREIGN INS CO	DE	4,307	1,440	146,624	115,557	31,067	-4,535	10,407
AMERICAN ALLIANCE INS CO	AZ	292	77	6,419	1,166	5,253	-19	464
AMERICAN AUTOMOBILE INS CO	MO	2,223	2,406	497,601	385,379	112,222	15,764	28,707
AMERICAN AUTOMOBILE INS CO OF IL	IL	40	6	9,516	1,887	7,629	-356	714
AMERICAN BANKERS INS CO OF FL	FL	1,795	312	146,907	116,109	30,798	3,295	9,204
AMERICAN CASUALTY CO OF READING	PA	2,421	2,448	319,017	250,918	68,098	-11,914	8,316
AMERICAN CENTENNIAL INS CO	DE	1,527	209	203,551	149,431	54,120	9,374	14,422
AMERICAN CREDIT INDEMNITY CO OF NY	NY	517	215	72,022	27,385	44,637	7,309	7,274
AMERICAN DRUGGISTS INS CO	OH	675	155	64,711	32,840	31,871	-3,280	1,791
AMERICAN ECONOMY INS CO	IN	394	74	279,527	171,775	107,752	-3,223	19,025
AMERICAN EMPIRE INS CO	OH	0	0	6,398	613	5,784	-47	37
AMERICAN EMPLOYERS INS CO	MA	4,811	1,353	424,357	332,354	92,003	-25,378	25,946
AMERICAN FAMILY HOME INS CO	FL	1	0	18,052	13,177	4,875	956	714
AMERICAN FIDELITY CO	VT	0	0	6,581	3	6,578	0	514
AMERICAN FIDELITY FIRE INS CO	NY	91	35	31,603	24,183	7,420	-92	1,714
AMERICAN FIRE & CASUALTY CO	FL	0	0	38,427	23,067	15,360	-2,958	1,694
AMERICAN GUARANTEE & LIABILITY IN CO	NY	2,323	1,026	100,841	77,738	23,103	-1,832	5,991
AMERICAN HOME ASSURANCE COMPANY	NY	1,240	1,749	1,024,027	802,917	221,110	-3,735	50,986
AMERICAN INDEMNITY CO	TX	0	0	100,656	70,328	30,328	-5,428	5,324
AMERICAN INDEPENDENT REINSURANCE CO	NY	0	0	61,438	33,677	27,760	-3,600	5,669
AMERICAN INS CO	NJ	26,849	14,872	985,049	765,275	219,774	-6,572	66,233
AMERICAN INTEGRITY INS CO	PA	237	68	4,427	2,248	2,179	16	316
AMERICAN LIVE STOCK INS CO	IL	480	137	16,567	10,037	6,529	954	829
AMERICAN MORTGAGE INS CO	NC	298	49	115,356	96,735	18,621	-2,522	6,623
AMERICAN MOTORISTS INS CO	IL	12,327	7,794	892,301	715,058	177,242	-23,709	48,864
AMERICAN MUNICIPAL BOND ASR CORP	NY	0	0	103,979	53,729	50,249	-2,672	6,018

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
AMERICAN NATIONAL FIRE INS CO	NY	5,791	3,051	42,222	28,472	13,750	-570	3,536
AMERICAN POLICYHOLDERS INS CO	MA	144	20	36,739	29,729	7,010	-5,029	2,918
AMERICAN PROTECTION INS CO	IL	564	96	5,014	610	4,403	0	472
AMERICAN REINSURANCE CO	DE	0	-26	1,342,240	1,084,241	258,000	-44,457	89,472
AMERICAN ROAD INS CO	MI	497	495	172,939	100,558	72,381	10,236	39,004
AMERICAN SECURITY INS CO	GA	530	138	128,611	69,544	59,068	1,674	6,316
AMERICAN STAR INS CO	NY	0	0	25,102	17,058	8,044	-422	2,141
AMERICAN STATES INS CO	IN	1,097	1,111	758,000	487,548	270,452	-27,927	46,592
AMERICAN STATES INS CO OF TEXAS	TX	0	0	6,261	57	6,204	0	614
AMERICAN UNION INS CO OF NEW YORK	NY	0	0	104,583	72,914	31,669	-1,741	6,320
AMERICAN UNIVERSAL INS CO	RI	1,118	549	221,772	187,734	34,037	-44,181	14,568
AMIC GUARANTY INS CO	NC	0	0	7,578	2,928	4,650	-246	320
ARGONAUT INS CO	CA	3,289	8,301	1,123,135	861,734	261,400	-60,494	43,988
ARGONAUT MIDWEST INS CO	IL	0	0	80,511	57,039	23,473	-6,117	-100
ASSOCIATED INDEMNITY CORP	CA	14,908	8,867	122,151	95,594	26,557	6,477	6,598
ASSURANCE COMPANY OF AMERICA	NY	1,236	741	9,114	66	9,049	0	713
ATLANTA CASUALTY CO	GA	625	102	17,886	9,919	7,967	574	1,678
ATLANTA INTERNATIONAL INS CO	NY	313	-45	50,577	35,445	15,133	-163	2,896
ATLANTIC INS CO	TX	0	7	16,782	7,557	9,225	-582	107
ATLAS ASSURANCE CO OF AMERICA	NY	56	50	36,700	14,620	22,079	-150	3,436
AUTOMOBILE CLUB INS CO	OH	0	0	35,292	19,432	15,860	1,372	1,763
AUTOMOBILE INS CO OF HARTFORD CT	CT	7,610	6,003	69,835	31,241	38,594	-2,063	5,076
BALBOA INS CO	CA	622	376	172,405	98,740	73,665	8,523	9,825
BALOISE INS CO OF AMERICA	NY	0	0	9,387	3,036	6,351	103	756
BANKERS & SHIPPERS INS CO OF NY	NY	147	172	25,055	15,200	9,855	-6,792	1,111
BANKERS MULTIPLE LINE INS CO	IA	159	68	68,901	40,020	28,882	-3,052	6,547
BANKERS STANDARD INS CO	FL	326	138	71,673	53,449	18,224	-2,196	3,692
BAY STATE INS CO	MA	573	291	37,721	17,944	19,777	190	2,819
BCS INSURANCE CO	OH	8	0	44,850	30,063	14,786	-8,055	3,168
BIRMINGHAM FIRE INS CO OF PA	PA	289	67	131,574	108,005	23,569	-512	4,292
BITUMINOUS CASUALTY CORP	IL	2,002	1,350	380,598	313,120	67,478	-10,431	22,395
BITUMINOUS FIRE & MARINE INS CO	IL	1,042	706	19,826	5,091	14,735	4,751	1,423
BOSTON OLD COLONY INS CO	MA	783	395	47,520	34,592	12,928	-2,174	2,366
CALVERT INS CO	PA	20	0	9,908	2,002	7,905	-206	1,053
CALVERT INS CO	PA	20	0	9,908	2,002	7,905	-206	1,053
CAMDEN FIRE INS ASN	NJ	228	42	263,664	148,370	115,295	-5,154	11,090
CANAL INS CO	SC	0	0	57,016	36,715	20,301	478	4,612
CAROLINA CASUALTY INS CO	FL	618	240	42,689	31,779	10,910	-1,229	2,684
CARRIERS INS CO	IA	303	527	66,136	46,561	19,575	102	3,371
CENTAUR INS CO	IL	70	0	66,391	50,867	15,524	-1,197	5,712

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
CENTENNIAL INS CO	NY	2,845	1,451	143,142	106,364	36,778	-3,555	8,541
CENTRAL NATIONAL INS CO OF OMAHA	NE	3,725	1,246	114,364	67,117	47,246	2,385	11,852
CENTURY INDEMNITY CO	CT	122	0	9,173	167	9,005	0	670
CHARTER OAK FIRE INS CO	CT	3,107	855	270,126	214,391	55,735	-10,033	13,671
CHEROKEE INS CO	TN	588	271	24,824	17,467	7,357	-2,367	3,727
CHICAGO INS CO	IL	552	38	44,504	30,494	14,010	-1,515	2,008
CHRISTIANIA GENERAL INS CORP OF NY	NY	0	0	34,815	22,269	12,545	-1,358	1,828
CHRYSLER INS CO	MI	206	136	49,530	11,352	38,178	3,050	7,021
CHURCH INS CO	NY	321	113	23,310	5,590	17,720	252	1,740
CIM INS CORP	NY	1,498	1,006	31,087	11,961	19,126	2,582	1,958
CITY INS CO	NJ	135	134	43,863	29,485	14,378	-2,243	2,415
COLONIAL INS CO OF CALIFORNIA	CA	3,090	1,818	19,320	13,116	6,203	-2,422	1,368
COLONIAL PENN FRANKLIN INS CO	PA	2,675	2,037	54,714	18,743	35,972	1,101	880
COLONIAL PENN INS CO	MA	4,741	2,581	438,095	340,383	97,712	-7,490	33,214
COLUMBIA ACCIDENT & HEALTH INS CO	PA	43	2	9,467	6,888	2,579	-435	731
COMMERCE & INDUSTRY INS CO	NY	1,426	455	265,780	217,251	48,529	160	12,914
COMMERCIAL INS CO OF NEWARK NJ	NJ	1,528	1,364	224,691	172,945	51,745	-10,872	7,746
COMMERCIAL LOAN INS CORP	WI	40	0	37,849	22,438	15,411	1,063	2,693
COMMERCIAL MORTGAGE INS INC	WI	0	0	7,263	2,267	4,997	35	839
COMMERCIAL STANDARD INS CO	TX	48	2	19,546	16,067	3,479	38	609
COMMERCIAL UNION CUSTOM INS CO	DE	0	0	5,192	1	5,191	0	513
COMMERCIAL UNION CUSTOM INS CO	DE	0	0	5,192	1	5,191	0	513
COMMERCIAL UNION INS CO	MA	11,853	7,205	1,421,963	1,119,860	302,103	-85,485	83,023
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	84	10	13,524	5,184	8,340	-916	1,464
COMPASS INS CO	NY	0	0	124,553	95,416	29,137	-8,138	8,091
CONNECTICUT INDEMNITY CO	CT	333	116	36,740	25,626	11,114	-1,473	2,233
CONTINENTAL CASUALTY CO	IL	11,495	7,593	3,384,800	2,385,135	999,664	-105,513	190,754
CONTINENTAL INS CO	NH	20,828	13,269	1,222,283	995,764	226,519	-54,359	63,486
COVENANT INS CO	CT	0	0	39,756	29,003	10,753	-2,670	2,500
CRITERION INS CO	DC	6,150	5,385	125,856	92,739	33,116	-3,175	3,559
CU QUALITY INS CO	IL	0	0	5,760	43	5,717	0	1,554
CUMIS INS SOCIETY INC	WI	3,233	3,443	107,395	79,481	27,915	-5,638	7,205
DAIRYLAND INS CO	WI	24,976	19,106	336,633	227,781	108,853	-13,230	25,518
DEPENDABLE INS CO INC	FL	138	264	43,910	31,692	12,217	175	2,162
EAGLE STAR INS CO OF AMERICA	NY	76	48	59,532	39,518	20,014	-602	4,650
ELECTRIC INS CO	MA	450	349	36,353	20,253	16,101	2,228	2,595
EMCASCO INS CO	IA	71	41	20,241	10,511	9,731	-268	1,371
EMMCO INS CO	IN	32	17	67,375	31,161	36,214	2,622	7,831
EMPLOYERS CASUALTY CO	TX	88	-39	433,865	319,278	114,588	15,582	21,067
EMPLOYERS FIRE INS CO	MA	2,150	935	179,020	139,982	39,038	-10,686	12,781

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
EMPLOYERS REINSURANCE CORP	MO	183	215	1,365,883	1,089,237	276,646	-11,606	84,010
ENTERPRISE INSURANCE CO	CA	0	0	53,814	34,290	19,524	1,580	4,146
EQUITABLE GENERAL INS CO	IA	184	78	276,918	215,773	61,144	-25,820	23,527
ERIE INS CO	PA	2,968	2,450	21,057	16,773	4,284	0	293
EXCALIBUR INS CO	MN	0	0	30,433	24,627	5,805	-2,906	1,338
EXCEL INS CO	IN	68	98	35,902	24,707	11,195	950	2,792
EXCELSIOR INS CO	NY	728	232	41,010	33,447	7,563	-2,272	3,136
FARMERS RELIANCE INS CO OF NJ	NJ	328	96	44,078	23,673	20,405	85	1,915
FEDERAL INS CO	NJ	14,928	5,941	1,396,178	1,044,624	351,554	-18,604	69,364
FEDERAL KEMPER INS CO	IL	11,178	7,609	124,595	98,074	26,521	-4,147	8,327
FIDELITY & CASUALTY CO OF NY	NH	3,829	1,584	396,252	313,689	82,563	-19,569	19,522
FIDELITY & GUARANTY INS CO	IA	551	248	7,561	97	7,464	0	542
FIDELITY & GUARANTY INS UDWRS INC	OH	12,680	7,789	36,111	158	35,953	0	1,850
FIRE & CASUALTY INS CO OF CT	CT	1,560	895	15,309	8,977	6,332	-491	982
FIRE INS CO OF QUAKER CITY	PA	1,676	298	40,058	25,826	14,232	334	-57
FIREMANS FUND INS CO	CA	14,064	7,438	3,366,268	2,552,399	813,870	-63,298	266,873
FIREMENS INS CO OF NEWARK NJ	NJ	1,528	1,032	1,225,051	914,323	310,728	-56,565	65,342
FIREMENS INS CO OF WASHINGTON DC	DC	1,547	449	9,628	4,930	4,699	448	657
FIRST FINANCIAL INS CO	IL	55	10	11,128	6,498	4,630	21	928
FIRST GENERAL INS CO	GA	891	492	9,774	5,628	4,146	335	494
FIRST NATIONAL INS CO OF AMERICA	WA	593	332	63,014	40,949	22,065	5,377	-4,675
FOREMOST GUARANTY CORP	MI	2	0	32,423	15,621	16,803	-300	3,038
FOREMOST INS CO	MI	2,149	1,003	320,808	223,310	97,499	-5,309	17,567
FORUM INS CO	RI	116	13	44,026	26,834	17,192	-4,092	4,401
GENERAL ACCIDENT INS CO OF AMERICA	PA	0	0	589,229	326,385	262,844	-11,389	31,972
GENERAL ELECTRIC MORTGAGE INS CORP	OH	18	0	27,836	1,974	25,862	-2,325	2,280
GENERAL INS CO OF AMERICA	WA	1,532	688	502,005	367,152	134,852	6,732	36,385
GENERAL REINSURANCE CORP	DE	311	321	2,951,970	2,205,098	746,873	18,797	158,418
GERMANTOWN INSURANCE COMPANY	PA	30	17	19,227	3,684	15,543	228	982
GLENS FALLS INS CO	DE	2,903	1,922	89,366	70,407	18,959	-4,349	4,549
GLOBE AMERICAN CASUALTY CO	OH	0	0	23,327	15,016	8,311	-1,407	1,636
GLOBE INDEMNITY CO	DE	805	428	503,251	395,698	107,553	-15,550	37,066
GOVERNMENT EMPLOYEES INS CO	DC	76,169	51,652	1,174,817	857,756	317,062	19,854	96,909
GRANITE STATE INS CO	NH	785	226	6,047	104	5,943	0	332
GREAT AMERICAN INS CO	OH	2,141	684	1,372,882	987,036	385,847	-18,365	151,056
GREAT GLOBAL ASSURANCE CO	AZ	170	14	3,959	1,555	2,404	299	299
GREAT NORTHERN INS CO	MN	353	200	78,686	57,959	20,726	-2,091	4,513
GREAT WEST CASUALTY CO	NE	0	0	78,005	55,783	22,222	1,147	6,234
GUARANTEE INS CO	DE	316	341	70,720	60,685	10,036	-8,487	3,722
GULF INSURANCE CO	MO	1	20	198,328	122,152	76,176	-13,589	11,957

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
HAMILTON INS CO	DC	30	7	8,978	7,126	1,853	-2,814	737
HANOVER INS CO	NH	556	-463	677,610	478,766	198,844	-14,675	34,488
HANSECO INS CO	DE	0	0	481,795	380,476	101,319	-13,116	45,791
HARBOR INS CO	CA	261	340	226,709	122,422	104,286	1,104	14,745
HARCO NATIONAL INS CO	NY	82	84	36,891	25,575	11,316	1,130	2,979
HARTFORD ACCIDENT & INDEMNITY CO	CT	38,314	26,116	2,610,289	1,852,909	757,380	-81,914	185,536
HARTFORD CASUALTY INS CO	NJ	3,045	1,115	358,883	275,037	83,845	-12,272	25,432
HARTFORD FIRE INS CO	CT	13,251	8,050	3,472,869	2,096,649	1,376,219	-84,884	181,644
HARTFORD SM BOIL INSPECTION & INS	CT	1,774	670	284,610	136,616	147,995	12,315	15,546
HAWKEYE SECURITY INS CO	IA	3	5	81,355	58,106	23,249	-3,701	4,499
HIGHLANDS INS CO	TX	28	-19	535,237	386,016	149,221	-5,097	35,285
HOME & AUTOMOBILE INS CO	IL	0	0	27,854	15,544	12,310	-1,097	1,733
HOME CASUALTY & SURETY CO	DC	2	0	1,429	82	1,348	-3	149
HOME GUARANTY INS CORP	VA	203	26	8,183	4,634	3,550	-483	843
HOME INDEMNITY CO	NH	31,322	12,404	373,317	325,485	47,831	-24,664	32,993
HOME INS CO	NH	12,658	6,720	3,327,685	2,690,287	637,398	-192,884	375,910
HOME INS CO OF INDIANA	IN	0	0	39,982	29,313	10,669	-2,243	3,199
HORACE MANN INS CO	FL	2,055	1,725	185,814	133,922	51,891	5,633	12,995
ILLINOIS NATIONAL INS CO	IL	0	0	11,424	4	11,420	0	308
IMPERIAL CASUALTY & INDEMNITY CO	NE	338	111	57,493	34,412	23,081	4,624	4,116
INA UNDERWRITERS INS CO	CA	2,354	851	440,202	325,626	114,577	-21,818	19,231
INDEMNITY INS CO OF NORTH AMERICA	NY	122	19	125,187	96,057	29,130	-9,533	-5,376
INDUSTRIAL INDEMNITY CO	CA	252	9	676,786	561,132	115,654	-4,217	26,896
INLAND NATIONAL INS CO	IL	0	0	3,332	1	3,331	0	305
INS CO OF GREATER NEW YORK	NY	0	0	23,361	15,138	8,223	-3,251	1,740
INS CO OF NORTH AMERICA	PA	43,737	23,844	3,707,593	2,959,211	748,382	-91,006	213,244
INS CO OF THE STATE OF PENNSYLVANIA	PA	1,267	618	266,474	216,604	49,870	160	14,216
INS CORPORATION OF HANNOVER	IL	0	0	26,712	10,351	16,361	-784	1,944
INTEGRITY INS CO	NJ	2,357	842	67,915	45,278	22,637	7,228	2,773
INTERNATIONAL FIDELITY INS CO	NJ	73	2	11,360	9,448	1,912	-844	852
INTERNATIONAL INS CO	IL	1,783	2,045	184,168	153,433	30,735	-1,167	8,295
INTERSTATE INDEMNITY CO	IL	0	0	15,337	7,310	8,027	-579	971
INVESTORS MORTGAGE INS CO	IL	634	83	102,687	91,209	11,478	2,766	5,403
INVESTORS MORTGAGE INS CO	IL	634	83	102,687	91,209	11,478	2,766	5,403
ITT LYNDON PROPERTY INS CO	MO	406	0	31,219	23,485	7,733	582	2,060
ITT LYNDON PROPERTY INS CO	MO	406	0	31,219	23,485	7,733	582	2,060
JEFFERSON INS CO OF NEW YORK	NY	44	-66	74,767	59,284	15,482	-1,629	5,263
JEFFERSON PILOT FIRE & CASUALTY CO	NC	222	103	25,050	14,062	10,988	1,243	1,939
JOHN DEERE INS CO	NY	808	591	139,371	98,805	40,566	6,547	7,403
KANSAS CITY FIRE & MARINE INS CO	MO	2,195	1,160	45,077	35,158	9,919	-2,174	1,790

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
KENTUCKY CENTRAL INS CO	KY	2	4	9,060	5,682	3,378	-26	500
KEYSTONE INS CO	PA	5,777	3,932	175,531	130,532	44,999	-11,159	10,384
LIBERTY MORTGAGE INS CORP	WI	171	31	23,203	15,343	7,860	489	2,037
LINCOLN GENERAL INS CO	PA	0	0	1,842	865	977	193	95
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	188	80	104,302	72,213	32,089	-4,926	5,991
MARINE INDEMNITY INS CO OF AMERICA	NY	3	-3	11,093	4,797	6,296	170	937
MASSACHUSETTS BAY INS CO	MA	41	-14	6,294	39	6,256	0	399
MASSACHUSETTS PLATE GLASS INS CO	MA	0	0	7,283	4,023	3,260	399	388
MEAD REINSURANCE CORP	IL	0	0	41,558	27,054	14,504	40	3,958
MERCHANTS INS CO OF NH INC	NH	88	119	23,144	20,252	2,892	-1,554	1,441
MERITPLAN INS CO	CA	47	27	8,849	205	8,644	0	675
METROPOLITAN PROPERTY & LIAB INS CO	DE	2,588	2,281	1,115,963	915,580	200,383	-101,512	105,111
MGIC INDEMNITY CORP	WI	643	-6	163,669	97,925	65,744	8,439	14,098
MIC GENERAL INS CORPORATION	IN	0	0	15,146	7,525	7,621	-817	1,018
MIC PROPERTY & CASUALTY INS CORP	MI	0	0	80,441	71,088	9,353	-1,183	3,768
MID CENTURY INS CO	CA	0	0	28,118	5,818	22,300	4	1,285
MIDLAND INS CO	NY	1,684	388	191,278	152,803	38,475	-1,805	12,233
MINNEHOMA INS CO	AZ	191	80	23,047	9,588	13,458	1,079	4,185
MISSION INS CO	CA	1,154	609	540,262	353,925	186,337	18,965	27,426
MISSION NATIONAL INS CO	CA	36	21	235,081	141,370	93,711	7,902	8,437
MONARCH INS CO OF OHIO	OH	231	156	74,022	56,288	17,734	-4,332	5,367
MONTGOMERY WARD INS CO	IL	0	0	63,845	28,935	34,911	-1,464	3,986
MORTGAGE GUARANTY INS CORP	WI	3,514	2,187	803,933	627,399	176,534	-16,434	48,764
MOTOR CLUB OF AMERICA INS CO	NJ	0	0	63,600	60,242	3,358	-2,813	1,861
MOTORS INS CORP	NY	4,197	1,978	989,275	721,706	267,569	8,415	67,612
NATIONAL AMERICAN INS CO	NE	12	14	77,687	55,976	21,711	-7,971	6,790
NATIONAL AMERICAN INS CO OF NEW YORK	NY	395	382	53,943	37,143	16,800	-3,113	5,479
NATIONAL BONDING & ACCIDENT INS CO	NY	78	2	5,736	3,358	2,379	-919	347
NATIONAL CASUALTY CO	MI	513	399	129,396	95,112	34,284	-3,864	8,550
NATIONAL FIRE INS CO OF HARTFORD	CT	3,184	2,568	724,757	609,524	115,232	-28,935	13,965
NATIONAL GENERAL INS CO	MD	1,580	895	34,279	22,721	11,558	160	1,906
NATIONAL INDEMNITY CO	NE	649	284	524,126	176,718	347,408	2,355	59,597
NATIONAL PROPERTY OWNERS INS CO	TN	0	0	13,226	6,945	6,281	-2,316	756
NATIONAL REINSURANCE CORP	DE	0	0	308,786	236,530	72,254	-6,925	9,734
NATIONAL SURETY CORP	IL	4,532	2,227	584,988	463,342	121,645	25,346	30,615
NATIONAL UNION FIRE INS CO OF PITTSB	PA	14,560	9,023	1,082,728	914,660	168,068	776	49,361
NATIONWIDE GENERAL INS CO	OH	3,091	2,541	16,531	10,062	6,469	-897	679
NATIONWIDE PROPERTY & CAS INS CO	OH	0	0	6,795	43	6,753	0	602
NEW ENGLAND REINSURANCE CORP	MA	0	0	179,552	142,251	37,301	-2,995	10,316
NEW HAMPSHIRE INDEMNITY CO INC	NH	0	0	3,671	7	3,664	0	243

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
NEW HAMPSHIRE INS CO	NH	2,179	1,514	938,094	724,555	213,539	3,531	44,056
NEW YORK UNDERWRITERS INS CO	NY	37	134	250,032	183,307	66,725	-8,182	18,254
NEWARK INS CO	NJ	79	21	127,738	99,331	28,407	-3,887	9,590
NIAGARA FIRE INS CO	DE	178	41	91,534	69,871	21,663	-4,349	4,456
NORTH AMERICAN CO FOR PROP & CAS INS	NY	0	0	64,365	46,040	18,325	-3,772	6,217
NORTH AMERICAN REINSURANCE CORP	NY	0	0	916,307	797,406	118,901	-11,167	34,976
NORTH RIVER INS CO	NJ	2,183	1,080	685,954	569,331	116,623	-4,169	42,769
NORTH STAR REINSURANCE CORP	DE	91	-75	184,714	131,815	52,899	-6,016	9,932
NORTHBROOK INDEMNITY CO	IL	4	0	10,437	3,748	6,689	0	811
NORTHBROOK NATIONAL INS CO	IL	9	0	11,422	4,953	6,469	0	847
NORTHBROOK PROPERTY & CAS INS CO	IL	152	56	94,976	47,246	47,730	-1,881	6,712
NORTHERN ASSURANCE CO OF AMERICA	VT	3,447	1,845	226,204	160,664	65,540	-12,021	12,787
NORTHERN INS CO OF NEW YORK	NY	7,444	4,515	25,913	177	25,736	0	1,961
NORTHLAND INS CO	MN	286	66	44,939	21,934	23,005	424	2,129
NORTHWESTERN NTL CAS CO	WI	3,572	1,627	4,860	96	4,763	0	356
NORTHWESTERN NTL INS CO	WI	6,110	3,498	356,030	282,379	73,651	1,816	28,292
OCCIDENTAL FIRE & CAS CO OF NC	NC	1,178	564	32,122	21,325	10,797	-1,202	2,560
OHIO CASUALTY INS CO	OH	12,438	6,107	845,406	476,860	368,546	3,936	29,943
OHIO FARMERS INS CO	OH	15	0	232,130	118,429	113,702	4,373	5,807
OHIO SECURITY INS CO	OH	713	230	16,053	5,375	10,679	204	1,006
OLD GENERAL INS CO	PA	283	94	8,344	4,017	4,327	219	402
OLD GENERAL INS CO	PA	283	94	8,344	4,017	4,327	219	402
OLD REPUBLIC INS CO	PA	716	502	629,773	496,412	133,360	5,227	34,905
OMAHA INDEMNITY CO	NI	487	157	35,969	19,425	16,544	-5,723	3,452
PACIFIC EMPLOYERS INS CO	CA	8,092	2,417	278,744	204,522	74,221	-1,531	17,019
PACIFIC INDEMNITY CO	CA	145	18	348,551	269,306	79,245	-10,526	17,955
PAMICO MORTGAGE INS CO	PA	13	0	11,058	3,450	7,608	-301	874
PAMICO MORTGAGE INS CO	PA	13	0	11,058	3,450	7,608	-301	874
PAXTON NATIONAL INS CO	PA	0	0	16,229	12,001	4,228	166	1,021
PEERLESS INS CO	NH	842	511	187,248	142,684	44,564	-8,095	14,265
PENINSULAR FIRE INS CO	FL	0	0	56,091	43,428	12,663	-2,728	3,001
PENNSYLVANIA CAS CO	PA	186	7	51,126	33,800	17,326	579	3,893
PENNSYLVANIA GENERAL INS CO	PA	1,901	899	178,016	98,904	79,112	-3,556	10,832
PENNSYLVANIA MANUFACTURERS ASN INS C	PA	11,149	7,489	795,874	689,638	106,237	11,739	56,565
PETROLEUM CAS CO	TX	187	162	31,934	25,866	6,068	694	3,236
PHILADELPHIA UNITED FIRE INS CO	PA	6	0	1,051	66	985	-56	82
PHOENIX ASR CO OF NEW YORK	NH	1,158	562	236,959	167,978	68,981	-11,652	14,080
PHOENIX INSURANCE CO	CT	2,014	1,127	1,030,241	775,336	254,905	-36,122	67,016
PLANET INS CO	NI	3,845	2,514	22,400	16,607	5,793	-449	528
PMI INS CO	CA	15	5	16,452	5,376	11,076	-3,490	1,145

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
PMI MORTGAGE INS CO	AZ	1,372	63	129,894	88,851	41,043	6,437	8,394
PRESIDIO INS CO	IN	0	0	34,694	24,639	10,055	-4,753	1,877
PROGRESSIVE AMERICAN INS CO	FL	42	5	44,476	30,973	13,503	57	782
PROGRESSIVE CAS INS CO	OH	5,180	3,164	263,804	181,493	82,311	261	8,969
PROGRESSIVE SPECIALTY INS CO	OH	81	43	19,317	13,048	6,269	23	621
PROTECTIVE INS CO	IN	280	896	82,407	57,169	25,237	665	4,736
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	2	0	22,603	10,821	11,781	1,454	1,550
PROVIDENCE WASHINGTON INS CO	RI	124	76	181,824	115,975	65,850	-846	23,081
PROVIDENT GENERAL INS CO	TN	0	0	81,662	67,592	14,070	-5,737	7,782
PRUDENTIAL COMMERCIAL INS CO	DE	0	0	7,429	932	6,497	-174	741
PRUDENTIAL GENERAL INS CO	DE	0	0	11,931	6,136	5,794	-3,011	1,017
PRUDENTIAL PROPERTY & CAS INS CO	NJ	10,144	7,296	1,336,894	1,060,822	276,072	-131,301	103,621
PRUDENTIAL REINSURANCE CO	DE	0	-55	1,502,030	1,322,902	179,128	-25,507	109,379
PURITAN INS CO	CT	2,297	809	163,414	92,170	71,244	1,090	10,680
RANGER INS CO	DE	356	-22	197,051	150,669	46,381	-3,452	10,433
REINSURANCE CORP OF NEW YORK	NY	0	-1	142,323	105,037	37,287	-4,721	9,377
RELIANCE INS CO	PA	15,926	7,913	1,552,739	1,190,815	361,924	-39,519	226,298
REPUBLIC INS CO	DE	3,920	1,848	467,732	362,284	105,448	-9,193	17,193
REPUBLIC MORTGAGE INS CO	NC	562	80	41,630	27,721	13,909	476	3,189
REPUBLIC WESTERN INS CO	AZ	0	0	91,391	66,388	25,003	1,365	5,214
RLI INS CO	IL	271	113	32,234	21,794	10,440	254	1,671
ROCKWOOD INS CO	PA	1,879	1,013	116,769	91,322	25,447	2,021	9,825
ROYAL EXCHANGE ASR OF AM INC	NY	1,414	985	30,715	19,416	11,300	961	2,065
ROYAL INDEMNITY CO	DE	734	334	354,756	263,577	91,180	-10,367	24,790
ROYAL INS CO OF AMERICA	IL	15,099	8,019	763,152	610,043	153,109	-23,973	57,553
S&H INS CO	CA	520	258	40,988	27,216	13,772	-2,961	1,853
SAFECO INS CO OF AMERICA	WA	8,013	3,375	722,074	553,939	168,134	8,138	33,904
SAFEGUARD INS CO	CT	498	749	211,978	165,600	46,378	-6,479	16,136
SAINT PAUL FIRE & MARINE INS CO	MN	17,581	12,198	3,515,492	2,809,473	706,019	-58,915	202,456
SAINT PAUL GUARDIAN INS CO	MN	1,092	429	9,921	1	9,921	0	513
SAINT PAUL MERCURY INS CO	MN	4,781	3,366	18,784	1	18,783	0	1,124
SEABOARD SURETY CO	NY	374	166	95,157	45,723	49,434	3,766	5,494
SECURITY INS CO OF HARTFORD	CT	2,201	1,904	191,297	137,249	54,048	-7,856	1,301
SELECT WAY INS CO	NJ	651	271	31,167	20,680	10,487	3,052	1,685
SELECTED RISKS INS CO	NJ	11,094	5,958	300,340	213,073	87,267	497	16,202
SENTRY INDEMNITY CO	WI	166	2	45,528	35,537	9,991	-602	3,776
SOUTH CAROLINA INS CO	SC	263	1,768	286,913	146,713	140,200	-9,907	71,940
SOUTHERN HOME INS CO	SC	0	0	32,884	18,497	14,387	459	1,997
SOUTHERN INS CO	TX	273	200	15,211	11,156	4,055	332	949
STANDARD FIRE INS CO	CT	11,406	9,958	423,174	312,634	110,540	-20,629	31,868

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
STANDARD GUARANTY INS CO	GA	0	0	47,103	28,958	18,145	1,027	4,024
STATE CAPITAL INS CO	NC	0	0	22,595	16,555	6,040	-839	1,604
STATE FARM FIRE AND CASUALTY CO	IL	49,855	28,832	3,583,573	2,406,149	1,177,424	22,494	210,961
STATE FARM GENERAL INS CO	IL	2,592	1,559	55,859	48,782	7,077	0	978
STATESMAN INS CO	IN	0	0	15,305	10,480	4,824	-504	1,180
STONEWALL INS CO	AL	4	2	153,081	99,638	53,443	-5,539	17,240
SUN INS CO OF NEW YORK	NY	465	112	44,228	24,597	19,631	1,036	3,878
SWITZERLAND GENERAL INS CORP OF NY	NY	3	0	28,365	18,202	10,163	-1,095	1,810
TICOR MORTGAGE INS CO	CA	1,748	1	165,027	112,645	52,383	8,117	12,899
TRANSAMERICA COUNTRYWIDE INS CO	CA	0	0	8,042	1,740	6,302	548	595
TRANSAMERICA INS CO	CA	5,917	4,089	1,029,607	803,440	226,168	-47,140	52,036
TRANSAMERICA PREMIER INS CO	CA	53	153	81,493	44,161	37,332	-633	4,695
TRANSCONTINENTAL INS CO	NY	29	-41	136,712	107,553	29,159	-5,106	2,410
TRANSIT CASUALTY CO	MO	2,549	2,275	178,725	135,163	43,562	-3,281	13,307
TRANSPORT INDEMNITY CO	CA	156	0	133,086	106,268	26,818	-3,146	14,226
TRANSPORT INS CO	IA	1,378	2,045	200,201	148,978	51,223	-4,859	9,764
TRANSPORTATION INS CO	IL	9,853	5,791	52,095	36,255	15,840	-2,960	1,648
TRAVELERS INDEMNITY CO	CT	39,230	57,342	5,212,842	4,091,759	1,121,082	-167,785	252,965
TRAVELERS INDEMNITY CO OF AMERICA	GA	2,036	1,173	10,752	159	10,593	0	675
TRAVELERS INDEMNITY CO OF ILLINOIS	IL	0	0	53,145	43,506	9,639	-2,005	2,348
TRAVELERS INDEMNITY CO OF RI	RI	3,078	996	542,918	446,428	96,490	-28,750	29,891
TWIN CITY FIRE INS CO	MN	10,124	6,294	99,941	68,721	31,221	-3,068	7,183
ULICO CAS CO	DE	0	0	5,732	340	5,392	-145	799
UNDERWRITERS INS CO	IL	875	390	33,521	25,949	7,572	-2,234	2,083
UNIONE ITALIANA REINS CO OF AMERICA	NY	0	0	23,859	13,301	10,558	-474	1,492
UNITED EQUITABLE INS CO	IL	512	195	35,783	29,253	6,530	-199	2,553
UNITED FIRE INS CO	NY	137	74	8,040	5,437	2,603	-1,354	865
UNITED GTY RESIDENTIAL INS CO OF IA	IA	752	166	174,276	141,293	32,984	3,948	8,736
UNITED GTY RESIDENTIAL INS CO OF NC	NC	4	3	23,368	8,400	14,968	43	1,246
UNITED GUARANTY COML INS CO OF IA	IA	0	55	6,534	1,840	4,695	436	399
UNITED PACIFIC INS CO	WA	6,126	3,372	185,715	141,907	43,809	-4,491	4,769
UNITED STATES FIRE INS CO	NY	7,264	3,280	1,496,664	1,236,824	259,841	-9,506	96,461
UNITED STATES LIABILITY INS CO	PA	3	38	31,673	13,313	18,359	237	1,539
UNIVERSAL REINSURANCE CORP	NJ	319	220	161,572	93,369	68,203	-11,369	16,785
USAA CAS INS CO	TX	674	440	199,236	140,019	59,217	1,898	15,839
VALIANT INS CO	IA	678	395	4,367	20	4,347	0	259
VALLEY FORGE INS CO	PA	10,015	7,900	134,495	107,549	26,946	-5,106	4,324
VANGUARD INS CO	TX	117	25	12,976	984	11,992	385	856
VEREX ASSURANCE INC	WI	947	127	178,218	155,262	22,957	-13,662	16,336
VIGILANT INS CO	NY	2,390	1,150	237,592	190,016	47,576	-5,559	12,246

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER , 1981 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
VIRGINIA SURETY CO INC	VA	4	7	40,090	34,078	6,012	76	2,153
VISTA INS CO	MI	0	0	7,515	76	7,439	-23	601
WASHINGTON INTERNATIONAL INS CO	AZ	259	127	5,953	3,462	2,492	-357	518
WAUSAU UNDERWRITERS INS CO	WI	2,511	1,566	93,793	68,242	25,551	-1,183	6,230
WEST AMERICAN INS CO	CA	10,692	4,947	659,536	430,460	229,076	14,363	43,081
WESTCHESTER FIRE INS CO	NY	171	0	666,608	547,605	119,004	-4,158	42,845
WESTERN CASUALTY & SURETY CO	KS	0	0	512,969	319,439	193,530	-8,858	23,977
WESTERN EMPLOYERS INS CO	CA	17	-2	148,356	118,253	30,103	7,520	9,929
WESTERN FIRE INS CO	KS	0	0	269,351	147,153	122,199	-600	15,953
WESTERN SURETY CO	SD	651	88	49,962	28,694	21,268	2,478	3,976
WESTFIELD INS CO	OH	0	0	139,026	91,023	48,003	3,498	5,691
WESTMORELAND CAS CO	PA	0	0	34,798	28,283	6,515	116	2,373
YASUDA FIRE & MARINE INS CO OF AM	NY	0	0	35,589	18,486	17,103	-1,354	2,685
YORKTOWN INDEMNITY CO	IL	0	0	4,066	710	3,355	-167	479
*TOTALS		1,150,210	738,046	125,236,929	93,713,489	31,523,441	-3,195,395	7,983,486

PROPERTY AND CASUALTY COMPANIES

TABLE NO. 3A

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
AUTOMOBILE INSURANCE PLAN								
MARYLAND AUTOMOBILE INS FUND	MD	42,804	38,858	20,363	63,587	-43,224	-5,414	3,068
*TOTALS		42,804	38,858	20,363	63,587	-43,224	-5,414	3,068

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
FOREIGN MUTUAL								
ABBEY CASUALTY INS CO OF DC	DC	2	0	1,511	758	753	-107	118
ALLEGHENY MUTUAL CAS CO	PA	616	2	2,982	1,026	1,956	-26	251
ALLENDALE MUTUAL INS CO	RI	1,542	104	807,780	563,297	244,483	-38,274	56,061
AMALGAMATED CAS INS CO	DC	344	324	5,224	2,262	2,963	3	520
AMERICAN HARDWARE MUTUAL INS CO	MN	595	218	196,509	142,172	54,337	-5,004	9,266
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	1,015	425	184,280	110,596	73,684	-3,310	9,242
AMERICAN MUTUAL INS CO OF BOSTON	MA	3,187	1,542	119,623	96,832	22,791	-2,135	9,072
AMERICAN MUTUAL LIABILITY INS CO	MA	3,609	2,544	487,658	398,644	89,014	-8,540	40,311
AMICA MUTUAL INS CO	RI	4,090	2,376	446,295	279,251	167,043	24,499	28,278
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	MA	2,592	-533	702,152	362,638	339,514	-6,290	37,110
ATLANTIC MUTUAL INS CO	NY	1,647	753	431,358	318,906	112,452	-10,256	24,585
BANKERS MUTUAL INS CO	DC	1,357	780	2,341	1,786	555	-259	133
CAMBRIDGE MUTUAL FIRE INS CO	MA	1,020	765	72,648	43,140	29,508	638	3,762
CENTRAL MUTUAL INS CO	OH	441	-29	204,432	145,726	58,706	-2,122	10,948
CHESTER COUNTY MUTUAL INS CO	PA	324	244	7,943	4,187	3,757	99	523
COVENANT MUTUAL INS CO	CT	0	0	60,017	28,998	31,019	-2,670	1,157
ELECTRIC MUTUAL LIABILITY INS CO	MA	2,615	1,279	375,739	303,196	72,543	39,676	26,696
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	5,712	3,299	2,337,323	1,815,761	521,562	-34,244	159,113
EMPLOYERS MUTUAL CASUALTY CO	IA	121	54	356,261	251,498	104,763	-6,063	19,743
EVERETT CASH MUTUAL INS CO	PA	0	0	4,978	3,123	1,854	336	286
EXCESS MUTUAL REINSURANCE CO	DE	0	0	9,715	5,330	4,385	745	860
FARMERS FIRE INS CO	PA	130	140	7,345	4,177	3,168	-466	563
FARMERS MUTUAL HAIL INS CO OF IOWA	IA	0	0	79,593	38,866	40,727	-950	3,593
FEDERATED MUTUAL INS CO	MN	6	0	433,378	271,321	162,057	7,829	24,889
FLORISTS MUTUAL INS CO	IL	384	129	34,619	18,956	15,663	1,091	1,781
GRAIN DEALERS MUTUAL INS CO	IN	0	0	74,005	51,304	22,701	-1,078	4,959
GRAPHIC ARTS MUTUAL INS CO	NY	758	180	34,747	26,224	8,523	-590	2,131
GREATER NEW YORK MUTUAL INS CO	NY	401	495	180,936	136,031	44,905	-29,263	12,886
HARLEYSVILLE MUTUAL INS CO	PA	16,363	11,141	415,840	310,834	105,006	-7,630	26,449
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	30	2	10,011	7,757	2,255	-109	674
IDEAL MUTUAL INS CO	NY	1,320	387	137,922	121,668	16,254	-593	4,188
JEWELERS MUTUAL INS CO	WI	217	63	10,804	7,706	3,099	226	649
LIBERTY MUTUAL FIRE INS CO	MA	42,157	29,781	683,795	551,981	131,814	-27,080	40,636
LIBERTY MUTUAL INS CO	MA	17,988	12,587	6,121,226	5,070,668	1,050,558	-243,462	364,597
LITITZ MUTUAL INS CO	PA	544	513	25,368	10,096	15,272	-299	1,492
LUMBER MUTUAL INS CO	MA	12	0	51,335	34,684	16,651	525	3,474
LUMBERMENS MUTUAL CASUALTY CO	IL	16,538	12,275	2,033,343	1,318,509	714,834	-39,903	112,728
LUMBERMENS MUTUAL INS CO	OH	895	893	108,401	84,139	24,261	-8,650	5,150
MENNONITE MUTUAL INS ASN	PA	28	2	1,162	162	1,001	126	123
MERCHANTS & BUSINESS MEN'S M I C	PA	305	115	18,116	7,956	10,160	2,913	1,369

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
MERCHANTS MUTUAL INS CO	NY	484	222	182,148	174,969	7,179	-14,270	13,619
MERRIMACK MUTUAL FIRE INS CO	MA	440	85	126,422	57,624	68,797	990	5,288
MICHIGAN MUTUAL INS CO	MI	52	98	586,378	455,384	130,994	-13,512	39,868
MIDWEST MUTUAL INS CO	IA	30	-17	25,078	15,738	9,340	74	1,868
MILLERS MUTUAL INS CO	PA	529	71	16,587	5,459	11,128	859	885
MILLERS NATIONAL INS CO	IL	0	-5	27,511	17,447	10,064	-186	1,468
MUTUAL BENEFIT INSURANCE CO	PA	306	65	13,354	4,481	8,872	20	832
MUTUAL PROTECTIVE INS CO	NE	58	17	28,410	19,884	8,526	-1,541	1,548
MUTUAL SERVICE CASUALTY INS CO	MN	0	0	163,230	112,955	50,274	-5,481	10,996
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	51	51	20,844	14,772	6,071	710	1,455
NATIONAL GRANGE MUTUAL INS CO	NH	2,355	1,532	165,015	130,208	34,807	-7,453	11,178
NATIONWIDE MUTUAL FIRE INS CO	OH	22,812	13,098	482,133	323,866	158,267	-9,434	29,361
NATIONWIDE MUTUAL INS CO	OH	89,872	55,729	3,043,903	2,012,397	1,031,505	-58,114	186,330
OLD GUARD MUTUAL INS CO	PA	0	0	12,459	7,666	4,793	2,036	441
PARADISE MUTUAL INS CO	PA	0	0	2,479	672	1,807	44	141
PAWTUCKET MUTUAL INS CO	RI	156	254	33,093	16,315	16,779	752	2,446
PENN MUTUAL FIRE INS CO	PA	1,838	964	14,602	9,638	4,963	59	849
PENNSYLVANIA LUMBERMENS MUTUAL INS C	PA	773	200	41,674	13,464	28,209	612	2,922
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	108	-200	46,061	24,458	21,603	152	3,260
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	11,958	6,057	333,996	260,908	73,088	-2,196	23,086
PHILADELPHIA MANUFACTURERS MU I C	PA	204	66	152,747	120,952	31,795	-17,855	11,742
PREFERRED RISK MUTUAL INS CO	IA	888	107	174,550	103,356	71,195	-4,049	10,280
PROTECTION MUTUAL INS CO	IL	550	-188	479,495	341,551	137,944	2,881	34,157
PUBLIC SERVICE MUTUAL INS CO	NY	498	304	309,933	259,064	50,870	642	21,372
SENTRY INS A MUTUAL CO	WI	3,513	2,412	841,883	600,555	241,327	-19,399	46,832
SHELBY MUTUAL INS CO OF SHELBY OHIO	OH	285	134	206,516	157,854	48,662	-16,537	11,176
SHELTER MUTUAL INS CO	MO	0	0	336,286	175,726	160,560	-2,481	22,613
SHELTER MUTUAL INS CO	MO	0	0	336,286	175,726	160,560	-2,481	22,613
STATE AUTOMOBILE MUTUAL INS CO	OH	13,167	7,119	296,051	178,016	118,035	-6,462	15,152
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	135,009	96,428	11,537,227	5,847,460	5,689,767	4,965	511,429
TRI COUNTY MENNONITE MUTUAL INS CO	PA	51	10	1,091	93	998	107	98
UNIGARD MUTUAL INS CO	WA	41	24	436,793	358,033	78,760	-33,614	27,747
UTICA FIRE INS CO OF ONEIDA CTY NY	NY	0	0	11,738	9,101	2,637	-430	856
UTICA MUTUAL INS CO	NY	3,797	2,598	502,807	402,389	100,419	-9,037	31,804
VIRGINIA MUTUAL INS CO	VA	0	0	13,145	8,532	4,613	168	785
WHITE HALL MUTUAL INS CO	PA	0	0	3,130	1,511	1,619	23	202
WINDSOR MOUNT JOY MUTUAL INS CO	PA	550	300	4,238	2,126	2,112	171	288
*TOTALS		418,680	270,385	38,288,008	25,372,516	12,915,490	-610,134	2,137,347

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 5

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
ALIEN								
ABEILLE PAIX GEN INS CO US BR	NY	0	0	13,282	6,458	6,825	-398	1,427
ALLIANCE ASSURANCE CO LTD US BR	NY	16	12	73,928	45,614	28,314	-1,110	4,402
BELGIAN GEN INS CO CO N AMER MGR INC	NY	0	0	17,333	9,851	7,482	-274	1,011
COLONIA INS CO C\O N AMER MNGRS INC	NY	0	0	24,486	16,382	8,104	-606	2,057
GENERAL ACC F & L ASR CORP LTD US BR	PA	7,905	5,229	761,221	459,202	302,019	-14,447	20,269
GENERAL I C OF TRIESTE & VENICE USBR	NY	0	0	39,627	27,779	11,848	-1,244	2,458
LONDON ASSURANCE US BR	NY	0	-2	107,820	68,444	39,376	-2,056	7,240
MUNICH REINSURANCE CO US BR	NY	0	0	189,869	142,321	47,549	-2,876	15,662
NETHERLANDS INS CO	NH	0	0	26,859	18,012	8,847	-1,093	2,417
NICHIDO F & M INS CO LTD CO N A MGR	NY	8	4	20,618	12,454	8,164	-567	1,596
NIPPON FIRE & MAR INS CO LTD US BR	NY	0	0	11,573	5,334	6,238	-782	1,039
SAI INDUSTRIAL ASR CO US BR	NY	0	0	17,036	9,939	7,097	-259	1,488
SEA INS CO LTD US BR	NY	87	51	77,394	53,836	23,559	-1,321	5,653
SUN INS OFFICE LTD US BR	NY	150	154	110,991	74,522	36,469	-3,230	6,881
TAISHO MAR & FIRE INS CO LTD US BR	NY	0	-1	27,949	13,131	14,818	-656	3,419
TOKIO MARINE & FIRE INS CO LTD US BR	NY	86	18	153,342	93,796	59,546	-6,172	9,134
ZURICH INS CO US BR	NY	10,153	5,894	853,077	702,950	150,127	-16,473	55,085
*TOTALS		18,405	11,359	2,526,405	1,760,025	766,382	-53,564	141,238

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1981 - $000 TABLE NO. 6

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVESTMENTS
FOREIGN INTER-INSURERS & RECIPROCAL EXCHANGES								
CANNERS EXCHANGE SUBSCRIBERS	IL	889	170	15,773	7,711	8,062	609	498
CASUALTY RECIP EXCHANGE	MO	2,521	1,569	93,075	73,497	19,578	9,413	4,040
ERIE INS EXCHANGE	PA	32,105	21,229	528,214	388,489	139,725	4,605	32,289
FARMERS INS EXCHANGE	CA	0	0	2,599,580	1,886,301	713,279	-46,626	131,305
LUMBERMENS UNDERWRITING ALLIANCE	MO	688	173	111,936	51,872	60,064	3,658	6,380
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	45	-2	3,071	1,132	1,939	313	215
NATIONAL INS UNDERWRITERS	MO	204	102	13,769	11,004	2,765	-471	606
RECIPROCAL EXCHANGE	MO	1	0	36,769	27,179	9,590	4,279	1,704
SOUTHERN STATES INS EXCHANGE	VA	794	244	9,800	3,911	5,889	1,808	685
STATE AUTO INS ASN	IN	0	0	43,904	35,628	8,277	-2,716	2,780
TRUCK INS EXCHANGE	CA	57	-5	846,337	677,163	169,174	-21,844	45,970
UNITED SERVICES AUTOMOBILE ASN	TX	29,554	20,107	1,573,768	852,349	721,419	82,392	89,478
UNIVERSAL UNDERWRITERS INS CO	MO	5,624	2,439	299,932	158,579	141,353	20,406	17,721
WARNER RECIPROCAL INSURERS	IL	12	9	7,441	4,014	3,427	-124	479
*TOTALS		72,414	46,035	6,183,369	4,178,829	2,004,541	55,702	334,150

DOMESTIC AND FOREIGN TITLE INSURANCE COMPANIES - 12/31/81

TABLE NO. 7

Maryland Corporations	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Maryland Business 1981 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
District Realty Title Ins. Corp.	$ 9,889,436	$ 5,249,497	$ 4,639,939	$ 2,060,228	$ (11,074)	$ -
Safeco Title Ins. Co. of Md.	12,088,743	6,590,123	5,498,620	3,055,902	63,516	30,057
Security Title Guarantee Corp. of Balt.	4,148,199	1,504,293	2,643,905	1,345,804	9,946	7,600
Total Domestic Companies	$ 26,126,378	$ 13,343,913	$ 12,782,464	$ 6,470,934	$ 62,388	$ 37,657
Foreign Companies						
American Title Ins. Co.	$ 35,604,399	$ 26,990,812	$ 8,613,587	$ 112,697	$ -	$ -
Berks Title Ins. Co.	10,644,834	2,435,228	8,209,605	364,304	1,801	-
Chelsea Title & Guaranty Co.	6,546,869	4,457,213	2,089,656	302,546	21,593	22,522
Chicago Title Ins. Co.	120,498,113	88,138,337	32,359,775	849,996	95,727	14,519
City Title Ins. Co.	3,939,512	2,470,191	1,469,321	-	-	-
Columbia Real Estate Title Ins. Co.	3,948,041	1,731,941	2,216,100	943,347	52,262	78,943
Commonwealth Land Title Ins. Co.	71,419,062	50,431,116	20,987,946	1,804,106	2,535	(25,856)
Continental Title Ins. Co.	3,872,781	1,820,719	2,052,062	5,265	-	-
First American Title Insurance Co.	70,648,978	34,749,439	35,899,539	723,269	-	1,727
Industrial Valley Title Ins. Co.	20,561,968	5,616,002	14,945,966	25,326	-	-
Jefferson-Pilot Title Ins. Co.	7,992,685	1,112,213	6,880,471	2,764	-	-
Lawyers Title Ins. Corp.	103,343,327	66,499,675	36,843,652	1,251,024	91,432	303,344
Pioneer National Title Ins. Co.	139,205,191	96,783,951	42,421,240	2,160,319	52,683	38,441
St. Paul Title Ins. Corp.	26,672,393	19,767,189	6,905,204	147,947	-	-
Security Title & Guaranty Co.	20,157,650	6,557,232	13,600,418	-	-	-
Stewart Title Guaranty Co.	34,485,876	22,473,175	12,012,700	364,822	3,300	101,360
Title Ins. Co. of Minnesota	45,181,663	32,107,487	13,074,176	103,228	236	(672)
Title Ins. Corp. of Pennsylvania	4,679,473	2,096,095	2,583,378	17,263	-	-
U.S. Life Title Ins. Co. of New York	21,397,975	17,397,465	4,000,510	655,795	18,089	14,039
Total Foreign Companies	$ 750,800,790	$ 483,635,480	$ 267,165,306	$ 9,834,018	$ 339,658	$ 548,367
Grand Totals	$ 776,927,168	$ 496,979,393	$ 279,947,770	$ 16,304,952	$ 402,046	$ 586,024

DOMESTIC NON-PROFIT HOSPITAL SERVICE & MEDICAL INDEMNITY CORPS. - 12/31/81

TABLE NO. 8

Name of Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Maryland Business 1981 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Blue Cross of Md., Inc.	$ 147,747,146	$ 89,508,596	$ 58,238,550	$ 445,936,778	$ 435,460,172	$ 437,906,170
Blue Shield of Md., Inc.	85,165,978	62,836,604	22,329,374	185,145,900	168,395,549	173,347,549
Consumer Dental Care Co.	108,955	221	100,195	39,339	-	-
Denta-Chek of Md., Inc.	100,710	122,113	1,858	68,629	-	-
Denticare of Md., Inc.	118,539	10,108	108,431	521,759	344,516	344,516
Group Hospitalization, Inc.	228,937,121	168,272,010	60,665,111	350,936,240	318,556,600	339,254,772
Medical Service of the District of Columbia	104,999,977	73,462,336	31,537,641	332,472,295	302,256,552	309,152,714
Randmark	79,503	23,716	55,787	524,859	387,985	387,985
Vision Care Services, Inc.	369,942	164,621	205,321	334,325	217,430	217,430
Totals	$ 567,627,871	$ 394,400,325	$ 173,242,268	$ 1,315,980,124	$ 1,225,618,804	$ 1,260,611,136

HEALTH MAINTENANCE ORGANIZATIONS (HMO)

TABLE NO. 9

Name of Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Earned Subscription Income	Claims Paid
Chesapeake Health Plan, Inc.	$ 321,551	$ 270,838	$ 50,713	$ 1,613,295	$ 1,606,689
Clinical Associates, P.A.	975,340	665,811	309,529	3,324,460	3,403,029
Columbia Medical Plan, Inc.	4,842,906	1,564,568	3,278,338	11,895,317	12,983,593
Constant Care Community Health Center, Inc.	2,483,567	1,177,045	1,306,522	4,618,914	4,381,153
Delmarva Health Care Plan, Inc.	18,427	-	18,427	-	-
*East Baltimore Community Corporation					
Free State Health Plan, Inc.	2,582,031	154,127	2,427,904	227,564	703,902
Greater Dundalk Medical Plan, Inc.	42,447	19,020	23,427	254,039	258,228
Group Health Association, Inc.	37,125,473	13,099,693	24,025,780	61,436,115	66,102,389
Healthplus, Inc.	529,215	435,351	88,657	4,120,724	5,297,676
Kaiser Georgetown Community Health Plan	8,834,390	8,399,750	434,640	29,246,504	30,543,593
MD Individual Practice Association, Inc.	464,188	443,807	20,381	806,395	1,384,145
Metropolitan Baltimore Health Care, Inc.	742,773	4,526,391	(3,496,498)	5,679,176	6,982,518
West Baltimore Community Health Care Corp.	1,457,199	1,362,959	94,240	4,420,478	4,320,993
Totals	$ 60,419,507	$ 32,119,360	$ 28,582,060	$ 127,642,981	$ 137,967,908

*In the process of being reorganized.

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND -- $000 TABLE NO. 10

DOMESTIC

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
60518	AMERICAN HEALTH & LIFE INS CO	MD	328,525	257,119	71,406	3,573	655	495	0	4,723
60232	ANNAPOLIS LIFE INS CO	MD	2,606	263	2,343	0	40	0	0	40
61212	BALTIMORE LIFE INS CO	MD	261,440	241,484	19,956	2,557	0	74	141	2,772
92517	BELL NATIONAL LIFE INS CO	MD	1,866	131	1,735	0	0	0	0	0
61832	CHESAPEAKE LIFE INS CO	MD	55,038	51,544	3,495	4,273	0	4	376	4,653
63274	FIDELITY & GUARANTY LIFE INS CO	MD	260,027	210,532	49,495	1,001	2	895	0	1,898
63444	FIRST FEDERATED LIFE INS CO	MD	24,235	17,127	7,108	181	2,408	40	0	2,628
64459	HOME MUTUAL LIFE INS CO	MD	38,341	32,806	5,535	2,358	0	41	1,061	3,460
93254	LIFE OF MARYLAND INC	MD	4,017	73	3,944	0	0	0	0	0
66281	MONUMENTAL LIFE INS CO	MD	601,928	535,535	66,393	12,607	0	1,723	849	15,179
69256	SUN LIFE INS CO OF AMERICA	MD	479,833	442,737	37,095	19,554	0	374	1,627	21,555
69515	TRANS GENERAL LIFE INS CO	MD	7,276	2,441	4,835	9	0	0	0	9
69744	UNION LABOR LIFE INS CO	MD	892,503	861,033	31,469	47	0	805	0	852
	13 COMPANIES TOTAL:		2,957,635	2,652,825	304,809	46,160	3,105	4,451	4,054	57,769

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 10 CONTINUED

DOMESTIC

CODE	/---------DIRECT CLAIMS AND BENEFITS PAID---------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL	/------A & H-------/ PREMIUM	LOSSES	/-------------IN FORCE, DECEMBER 31, 1981-------------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
60518	674	611	432	0	1,717	3,579	2,524	318,826	69,229	112,031	0	500,086
60232	0	63	0	0	63	3	-4	0	0	0	0	0
61212	2,463	0	317	656	3,437	61	19	168,272	0	5,425	16,598	190,295
92517	0	0	0	0	0	0	0	0	0	0	0	0
61832	2,177	0	0	49	2,225	275	155	167,026	0	1,455	11,428	179,908
63274	495	0	773	0	1,267	1,304	1,226	76,446	225	221,007	0	297,677
63444	128	1,204	2	0	1,334	741	292	15,516	371,645	19,806	0	406,967
64459	1,029	0	3	548	1,580	0	0	92,370	0	1,939	29,017	123,326
93254	0	0	0	0	0	0	0	0	0	0	0	0
66281	5,598	0	2,021	1,775	9,393	2,512	4,219	693,713	0	480,996	61,096	1,235,805
69256	7,471	0	30	1,387	8,888	485	210	584,254	0	49,467	61,924	695,645
69515	0	0	0	0	0	5	0	574	0	0	0	574
69744	33	0	433	0	466	5,277	4,320	2,114	0	100,169	0	102,283
	20,068	1,878	4,011	4,415	30,370	14,162	12,961	2,119,111	441,099	992,295	180,063	3,732,566

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
71854	AAA LIFE INS CO	DC	11,326	6,268	5,057	11	0	258	0	268
60038	ACACIA MUTUAL LIFE INS CO	DC	852,236	794,311	57,925	6,525	0	0	0	6,525
85685	ACACIA NATIONAL LIFE INS CO	VA	31,671	26,524	5,147	553	0	182	0	735
60046	ACADEMY LIFE INS CO	CO	59,158	55,993	3,165	1,376	0	61	0	1,438
86509	AETNA LIFE INS & ANNUITY CO	CT	2,036,236	1,831,713	204,522	1,904	0	328	0	2,232
60054	AETNA LIFE INS CO	CT	25,158,904	24,192,360	966,544	5,536	134	9,374	0	15,044
78700	AETNA LIFE INS CO OF ILLINOIS	IL	72,632	54,813	17,819	0	0	0	0	0
82848	AGWAY LIFE INS CO	NY	15,045	6,911	8,134	5	0	0	0	5
66842	AIG LIFE INS CO	PA	106,678	98,311	8,367	19	0	326	0	345
88358	ALEXANDER HAMILTON LIFE INS CO OF AM	MI	678,586	585,677	92,909	75	843	0	0	918
68292	ALL AMERICAN ASR CO	NC	60,644	53,095	11,549	399	-13	0	0	385
60097	ALL AMERICAN LIFE INS CO	IL	650,672	589,976	60,696	1,003	0	733	0	1,736
60186	ALLSTATE LIFE INS CO	IL	1,432,488	1,168,552	263,936	3,349	24	1,147	0	4,519
60003	AM LIFE INS CO	MA	34,338	23,886	10,452	72	0	172	0	244
92894	AMERICAN AGENCY LIFE INS CO	GA	34,821	27,811	7,009	1,549	0	24	0	1,573
69655	AMERICAN AMICABLE LIFE INS CO	TX	420,072	380,148	39,925	233	0	113	0	346
60275	AMERICAN BANKERS LIFE ASR CO OF FL	FL	272,111	252,663	19,448	398	992	377	0	1,767
60283	AMERICAN CAPITAL LIFE INS CO	DC	3,502	2,860	642	0	0	0	0	0
60321	AMERICAN DEFENDER LIFE INS CO	NC	77,985	71,012	6,972	328	0	0	0	328
60380	AMERICAN FAMILY LIFE ASR CO OF COLUM	GA	589,072	554,902	34,169	1	0	38	0	39
60410	AMERICAN FIDELITY ASR CO	OK	257,468	225,818	31,650	3	0	3	0	7
60429	AMERICAN FIDELITY LIFE INS CO	FL	154,190	142,900	11,290	603	0	0	0	603
60453	AMERICAN GENERAL LIFE INS CO OF DE	DE	939,757	845,459	94,298	2,623	9	239	5	2,875
67571	AMERICAN GENERAL LIFE INS CO OF NY	NY	255,282	227,601	27,681	74	0	0	0	74
60534	AMERICAN HERITAGE LIFE INS CO	FL	202,670	176,383	26,288	1,086	33	243	0	1,362
60577	AMERICAN INCOME LIFE INS CO	IN	164,642	145,831	18,811	920	0	0	0	920
60631	AMERICAN INVESTORS LIFE INS CO	KS	21,182	17,665	3,517	0	0	0	0	0
60666	AMERICAN LIFE & ACC INS CO OF KY	KY	84,129	55,807	28,322	0	0	0	0	0
60682	AMERICAN LIFE & CASUALTY INS CO	ND	150,333	136,581	13,752	4	0	0	0	4
60704	AMERICAN LIFE INS CO OF NEW YORK	NY	47,928	37,454	10,474	35	0	0	0	35
60739	AMERICAN NATIONAL INS CO	TX	2,520,231	2,176,255	343,977	2,083	318	3	4	2,407
71773	AMERICAN NATIONAL LIFE INS CO OF TX	TX	19,280	11,343	7,936	3	0	0	0	3
60763	AMERICAN PIONEER LIFE INS CO	FL	12,894	11,567	1,327	20	0	0	0	20
80624	AMERICAN PROGRESSIVE L&H I C OF NY	NY	9,740	5,748	3,992	0	0	0	0	0
60836	AMERICAN REPUBLIC INS CO	IA	128,307	105,926	22,381	135	0	0	0	135
60879	AMERICAN STATES LIFE INS CO	IN	124,755	106,792	17,963	27	0	3	0	30
60895	AMERICAN UNITED LIFE INS CO	IN	1,582,701	1,498,876	83,826	247	0	3	0	251
72222	AMICA LIFE INS CO	RI	13,033	3,510	9,523	6	0	5	0	11
85456	AMOCO LIFE INS CO	NE	9,361	2,773	6,588	0	0	0	0	0
60941	ANCHOR NATIONAL LIFE INS CO	CA	1,656,872	1,623,568	33,304	103	0	0	0	103

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID					A & H		IN FORCE, DECEMBER 31, 1981				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
71854	0	0	119	0	119	114	51	900	0	0	0	900
60038	4,533	0	2	0	4,535	43	0	375,236	0	25,191	0	400,427
85685	893	0	452	0	1,344	0	0	19,640	0	0	0	19,640
60046	152	0	1	0	152	920	546	129,508	0	4,506	0	134,014
86509	3,648	0	1,809	0	5,457	0	0	53,416	0	0	0	53,416
60054	4,186	94	32,891	0	37,172	49,757	44,737	282,076	12,125	2,673,908	0	2,968,109
78700	0	0	104	0	104	1	3	0	0	26,433	0	26,433
82848	0	0	0	0	0	0	0	368	0	7,973	0	8,342
66842	11	0	1	0	12	-1	11	4,139	0	24,064	0	28,203
88358	8	0	0	0	8	547	563	1,664	74,363	0	0	76,026
68292	163	5	0	0	168	0	1	41,288	1,841	0	0	43,129
60097	452	0	554	0	1,007	89	122	82,892	0	172,856	0	255,748
60186	1,251	29	812	0	2,092	1,093	694	448,614	4,797	128,638	0	582,049
60003	58	0	4	0	62	0	0	5,283	0	31,551	0	36,834
92894	223	0	0	0	223	51	151	184,607	0	830	0	185,437
69655	123	0	17	0	140	0	0	18,700	0	54,339	0	73,038
60275	77	335	191	0	602	1,241	567	20,876	64,976	61,411	0	147,263
60283	0	0	0	0	0	0	0	0	0	0	0	0
60321	67	0	0	0	67	0	8	30,564	0	0	0	30,564
60380	0	0	32	0	32	1,430	849	300	0	6,505	0	6,805
60410	0	0	0	0	0	28	20	534	0	3,244	0	3,778
60429	141	0	0	0	141	0	0	17,528	0	0	0	17,528
60453	1,783	14	1,080	23	2,899	600	478	108,819	2,394	25,327	448	136,988
67571	65	0	0	0	65	5	1	4,751	0	12,311	0	17,061
60534	430	80	124	0	634	1,648	1,691	108,467	4,952	91,798	0	205,217
60577	297	0	0	0	297	290	168	39,822	0	0	0	39,822
60631	0	0	0	0	0	0	0	0	0	0	0	0
60666	0	0	0	0	0	0	0	0	0	0	0	0
60682	1	0	0	0	1	0	1	667	0	0	0	667
60704	5	0	0	0	5	1	0	2,937	0	11,552	0	14,489
60739	1,216	88	0	2	1,306	707	534	112,170	20,011	580	107	132,867
71773	0	0	0	0	0	0	0	763	0	0	0	763
60763	20	0	0	0	20	1	0	960	0	0	0	960
80624	0	0	0	0	0	39	28	0	0	0	0	0
60836	45	0	0	0	45	64	118	26,167	0	0	0	26,167
60879	2	0	0	0	2	1	3	3,421	0	24,372	0	27,793
60895	134	0	20	0	154	4	3	10,320	0	40,424	0	50,744
72222	0	0	0	0	0	0	0	2,361	0	1,160	0	3,521
85456	0	0	0	0	0	0	0	212	0	154	0	366
60941	5,624	0	0	0	5,624	0	0	31,369	0	0	0	31,369

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
72613	ARCADIA NATIONAL LIFE INS CO	AZ	19,861	16,529	3,333	0	0	0	0	0
90476	ARMOUR LIFE INS CO	MO	5,511	1,889	3,622	0	0	0	0	0
61042	ASSOCIATED LIFE INS CO	IL	17,119	14,588	2,531	11	0	0	0	11
61085	ASSOCIATION LIFE INS CO INC	WI	38,063	20,704	17,359	1	12	5	0	18
61107	ATLANTIC AMERICAN LIFE INS CO	GA	16,024	13,262	2,762	2	0	0	0	2
61263	BANKERS LIFE & CAS CO	IL	1,367,927	1,070,418	297,509	1,570	0	5	0	1,575
61271	BANKERS LIFE CO	IA	8,765,096	8,477,583	287,513	3,493	0	2,037	0	5,531
61301	BANKERS LIFE INS CO OF NEBRASKA	NE	836,931	769,058	67,874	382	0	40	0	422
61344	BANKERS NATIONAL LIFE INS CO	NJ	324,953	291,809	33,143	1,871	0	434	0	2,304
61360	BANKERS SECURITY LIFE INS SOCIETY	NY	192,150	167,341	24,809	942	1	290	0	1,232
61387	BANKERS UNITED LIFE ASSURANCE CO	IA	121,392	105,165	16,227	1,103	33	79	0	1,215
80985	BCS LIFE INS CO	IL	48,470	30,337	18,133	0	0	0	0	0
80985	BCS LIFE INS CO	IL	48,470	30,337	18,133	0	0	0	0	0
61417	BENEFICIAL STANDARD LIFE INS CO	CA	205,461	157,545	47,916	229	0	0	0	229
61425	BENEFIT TRUST LIFE INS CO	IL	172,484	150,916	21,568	133	0	56	0	188
61433	BERKSHIRE LIFE INS CO	MA	465,916	434,204	31,712	2,473	0	0	0	2,473
61476	BOSTON MUTUAL LIFE INS CO	MA	164,433	153,242	11,191	183	0	561	1	745
86371	BRADFORD NATIONAL LIFE INS CO	KY	5,489	3,458	2,031	0	0	0	0	0
61492	BUSINESS MENS ASSURANCE CO OF AM	MO	801,820	687,094	114,726	100	0	4	0	104
61581	CAPITOL LIFE INS CO	CO	1,648,060	1,458,610	189,450	773	0	4,784	0	5,556
80799	CELTIC LIFE INSURANCE COMPANY	RI	19,548	14,953	4,596	0	74	0	0	74
61654	CENTENNIAL LIFE INS CO	KS	102,399	93,893	8,507	1	0	3	0	4
61689	CENTRAL LIFE ASSURANCE CO	IA	666,106	608,921	57,184	866	0	0	0	866
61700	CENTRAL NATIONAL LIFE IN CO OF OMAHA	NE	305,917	186,029	119,887	47	593	31	0	671
61751	CENTRAL STATES H & LIFE CO OF OMAHA	NE	51,116	40,080	11,037	0	104	0	0	105
61778	CERTIFIED LIFE INS CO	CA	78,877	57,929	20,947	2	0	0	0	2
61808	CHARTER NATIONAL LIFE INS CO	MO	133,183	118,834	14,349	1,057	33	0	0	1,090
60348	CHARTER SECURITY LIFE INS CO	NJ	997,978	969,359	28,619	10,475	0	0	0	10,475
79677	CHRYSLER LIFE INS CO	MI	52,538	37,959	14,578	0	0	0	0	0
61611	CITADEL LIFE INS CO	NC	41,896	19,774	22,121	1	0	0	0	1
61980	COASTAL STATES LIFE INS CO	GA	137,759	124,221	13,538	18	0	0	0	18
61999	COLLEGE LIFE INS CO OF AMERICA	IN	230,356	204,658	25,697	389	0	0	0	389
62049	COLONIAL LIFE & ACCIDENT INS CO	SC	160,791	109,691	51,101	237	0	0	0	237
62057	COLONIAL LIFE INS CO OF AMERICA	NJ	359,460	329,654	29,806	165	0	9	2	176
62065	COLONIAL PENN LIFE INS CO	PA	422,941	334,986	87,955	2,360	0	50	0	2,410
90549	COLUMBIA NATIONAL LIFE INSURANCE CO	OH	67,522	56,889	10,633	6	0	0	0	6
62103	COLUMBIAN MUTUAL LIFE INS CO	NY	125,443	116,803	8,639	631	0	0	3	634
62111	COLUMBUS MUTUAL LIFE INS CO	OH	538,820	491,345	47,475	2,761	0	40	0	2,800
62146	COMBINED INS CO OF AMERICA	IL	1,094,655	828,509	266,146	729	0	17	0	747
62189	COMMERCIAL STATE LIFE INS CO	MO	3,558	888	2,670	0	0	0	0	0

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID					A & H		IN FORCE, DECEMBER 31, 1981				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
72613	0	0	0	0	0	0	0	0	0	0	0	0
90476	0	0	0	0	0	0	0	0	0	0	0	0
61042	0	0	0	0	0	9	17	185	0	0	0	185
61085	0	11	0	0	11	7	3	209	2,459	24,966	0	27,634
61107	5	0	0	0	5	0	2	139	0	18	0	157
61263	717	0	0	0	717	3,110	1,948	88,522	0	1,397	0	89,919
61271	1,556	0	2,321	0	3,877	567	356	193,801	0	140,855	0	334,656
61301	228	0	16	0	244	9	12	18,655	0	29,492	0	48,147
61344	1,977	0	318	0	2,295	1	0	145,606	0	15,511	0	161,117
61360	418	0	260	0	678	138	130	99,305	72	59,367	0	158,744
61387	48	0	52	0	100	1,631	710	84,691	2,239	8,728	0	95,658
80985	0	0	0	0	0	303	184	0	0	0	0	0
80985	0	0	0	0	0	303	184	0	0	0	0	0
61417	51	0	0	0	51	162	134	11,557	0	4,027	0	15,584
61425	27	0	111	0	138	903	648	7,264	0	39,323	0	46,588
61433	1,020	0	0	0	1,020	469	-26	169,725	0	0	0	169,725
61476	116	0	383	0	499	567	483	17,141	0	78,724	12	95,877
86371	0	0	0	0	0	0	0	0	0	0	0	0
61492	38	0	0	0	38	10	5	4,509	0	1,556	0	6,065
61581	5,662	0	10,750	0	16,412	17	40	105,835	0	36,348	0	142,183
80799	0	23	0	0	23	49	18	0	5,128	0	0	5,128
61654	0	0	0	0	0	136	41	118	0	1,740	0	1,858
61689	399	0	0	0	399	13	15	55,888	0	3,846	0	59,734
61700	13	292	104	0	408	922	584	2,564	47,600	45,797	0	95,962
61751	0	84	0	0	84	2	6	3	8,163	0	0	8,166
61778	0	0	0	0	0	6	5	161	0	0	0	161
61808	394	0	0	0	394	51	3	31,631	1,277	22,222	0	55,130
60348	2,840	0	0	0	2,840	0	0	9,750	0	0	0	9,750
79677	0	0	0	0	0	0	0	0	0	0	0	0
61611	0	0	0	0	0	0	0	0	0	0	0	0
61980	59	0	0	0	59	0	0	1,033	0	17,254	0	18,287
61999	209	0	0	0	209	12	0	20,078	0	0	0	20,078
62049	53	0	0	0	53	1,524	577	16,513	0	0	0	16,513
62057	114	0	0	4	118	35	2	19,802	0	30	131	19,963
62065	88	0	8	0	97	332	188	34,421	0	0	0	34,421
90549	3	0	0	0	3	0	0	388	0	0	0	388
62103	192	0	0	5	197	11	1	125,109	0	99	84	125,292
62111	1,336	0	3	0	1,338	471	378	207,923	0	5,449	0	213,371
62146	272	0	42	0	313	3,418	1,267	43,225	0	151	0	43,376
62189	0	0	0	0	0	0	0	2	0	0	0	2

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
81426	COMMERCIAL TRAVELERS MUTUAL INS CO	NY	20,265	13,734	6,532	0	0	0	0	0
62898	COMMERCIAL UNION LIFE INS CO OF AM	DE	111,239	96,160	15,078	290	0	2	0	292
77828	COMPANION LIFE INS CO	SC	7,136	2,822	4,314	0	0	0	0	0
62308	CONNECTICUT GENERAL LIFE INS CO	CT	15,103,332	14,492,865	610,467	8,067	24	15,613	0	23,704
62316	CONNECTICUT MUTUAL LIFE INS CO	CT	5,818,322	5,499,504	318,818	13,880	0	11	0	13,890
62324	CONSOLIDATED AMERICAN LIFE INS CO	MS	41,013	36,884	4,129	3	0	0	0	3
62359	CONSTITUTION LIFE INS CO	IL	93,474	69,615	23,859	228	0	0	0	228
62375	CONSUMERS LIFE INS CO	DE	64,100	61,768	2,332	91	892	12	0	995
62405	CONTINENTAL AMERICAN LIFE INS CO	DE	319,036	277,582	41,454	2,406	0	28	0	2,434
62405	CONTINENTAL AMERICAN LIFE INS CO	DE	319,036	277,582	41,454	2,406	0	28	0	2,434
62413	CONTINENTAL ASSURANCE CO	IL	3,323,163	3,081,725	241,438	3,525	0	423	0	3,948
74705	CORPORATE LIFE INS CO	PA	7,832	5,530	2,302	0	0	0	0	0
64319	COVENANT LIFE INS CO	NJ	41,643	27,716	13,926	198	0	613	0	810
62596	CREDIT LIFE INS CO	OH	199,543	183,765	15,778	10	1,482	32	0	1,525
86126	CUDIS INS SOCIETY INC	WI	161,533	123,017	38,516	0	0	0	0	0
71838	CUMBERLAND LIFE INSURANCE CO	TN	169,497	132,659	36,838	22	165	0	0	187
62626	CUNA MUTUAL INS SOCIETY	WI	401,292	304,329	96,963	540	1,934	1,168	0	3,642
62634	DELAWARE AMERICAN LIFE INS CO	DE	29,882	20,780	9,142	5	0	1	0	6
62707	DURHAM LIFE INS CO	NC	397,291	318,627	78,664	64	-10	17	2	73
65447	E F HUTTON LIFE INS CO	CA	263,625	243,254	20,371	1,031	0	0	0	1,031
62804	EDUCATORS MUTUAL LIFE INS CO	PA	64,913	59,855	5,058	1,203	0	518	0	1,721
86290	EMPIRE GENERAL LIFE INS CO	AL	103,344	91,654	11,691	28	0	0	0	28
62855	EMPIRE STATE MUTUAL LIFE INS CO	NY	42,656	39,218	3,438	30	0	0	0	30
62901	EMPLOYERS LIFE INS CO OF WAUSAU	WI	204,708	190,658	14,050	95	392	82	0	568
62928	EMPLOYERS MODERN LIFE CO	IA	36,803	31,770	5,033	23	0	1	0	24
86282	EQUITABLE AMERICAN LIFE INS CO	IA	35,400	29,243	6,157	138	0	0	0	138
62944	EQUITABLE LIFE ASR SOC OF THE US	NY	36,758,160	35,559,683	1,198,476	20,576	28	16,878	0	37,482
81140	EQUITABLE LIFE INS CO	VA	327,329	269,594	57,735	2,595	0	0	546	3,142
62979	EQUITABLE LIFE INS CO OF IOWA	IA	1,306,087	1,225,240	80,846	1,454	0	0	0	1,454
81361	EQUITABLE VARIABLE LIFE INS CO	NY	507,782	483,373	24,408	5,203	0	0	0	5,203
70769	ERIE FAMILY LIFE INS CO	PA	35,991	23,232	12,759	592	0	0	0	592
66877	EXECUTIVE FUND LIFE INS CO	NE	35,238	27,933	7,305	10	0	0	0	10
61913	EXECUTIVE LIFE INS CO OF NEW YORK	NY	539,799	527,490	12,309	124	0	0	0	124
80322	FAMILY GUARDIAN LIFE INS CO	AZ	88,396	50,717	37,679	0	0	0	0	0
63053	FAMILY LIFE INS CO	WA	107,506	78,549	28,957	24	0	0	0	24
63193	FARMERS & TRADERS LIFE INS CO	NY	132,086	121,968	10,118	168	0	0	0	168
67695	FEDERAL HOME LIFE INS CO	IN	259,900	233,441	26,459	1,073	3	22	0	1,098
63207	FEDERAL KEMPER LIFE ASSURANCE CO	IL	355,064	305,120	49,944	2,768	0	72	0	2,840
63258	FEDERATED LIFE INS CO	MN	132,852	91,125	41,727	5	0	0	0	6
63266	FIDELITY BANKERS LIFE INS CO	VA	183,876	160,181	23,694	1,706	75	1,010	0	2,791

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID					A & H		IN FORCE, DECEMBER 31, 1981				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
81426	0	0	0	0	0	60	32	0	0	0	0	0
62898	61	0	0	0	61	23	3	30,871	0	622	0	31,493
77828	0	0	0	0	0	0	0	0	0	0	0	0
62308	5,068	12	9,711	0	14,791	55,127	59,816	396,374	3,094	2,480,649	0	2,880,117
62316	8,110	0	8	0	8,118	648	79	729,466	0	0	0	729,466
62324	2	0	0	0	2	0	0	180	0	9,241	0	9,421
62359	92	0	0	0	92	92	49	15,825	0	0	0	15,825
62375	17	538	0	0	555	755	542	7,705	101,875	441	0	110,021
62405	1,936	0	7	0	1,943	308	136	109,755	0	527	0	110,282
62405	1,936	0	7	0	1,943	308	136	109,755	0	527	0	110,282
62813	1,600	0	630	0	2,230	5,053	5,625	244,265	3	112,939	0	357,207
74705	0	0	0	0	0	0	0	0	0	0	0	0
64319	500	0	384	0	884	951	766	27,491	0	62,889	0	90,381
62596	0	794	0	0	794	994	922	4,093	131,122	17,376	0	152,592
86126	0	0	0	0	0	570	558	0	0	170	0	170
71838	5	0	0	0	5	55	0	5,585	6,802	0	0	12,387
62626	453	1,569	1,037	0	3,058	49	73	15,202	489,782	227,635	0	732,620
62634	26	0	0	0	26	0	0	0	0	949	0	949
62707	48	16	15	15	94	35	236	5,090	765	30,651	87	36,593
65447	84	0	0	0	84	0	0	37,108	0	0	0	37,108
62804	244	0	448	0	692	6,887	7,111	69,757	0	78,451	0	148,207
86290	2	0	0	0	2	0	0	3,116	0	0	0	3,116
62855	27	0	0	0	27	1	1	1,537	0	0	0	1,537
62901	44	25	104	0	173	234	69	7,002	18,100	11,914	0	37,016
62928	3	0	0	0	3	2	0	1,295	0	0	0	1,295
86282	34	0	0	0	34	0	0	30,347	0	0	0	30,347
62944	13,066	29	19,293	0	32,388	17,477	16,941	1,132,927	3,486	3,419,755	0	4,556,167
81140	1,152	0	96	354	1,603	101	20	168,522	0	2,326	9,592	180,440
62979	1,006	0	0	0	1,006	37	43	69,375	0	0	0	69,375
81361	119	0	0	0	119	0	0	52,982	0	0	0	52,982
70769	161	0	0	0	161	0	0	66,501	0	0	0	66,501
66877	1	0	0	0	1	0	0	544	0	0	0	544
61913	8	0	0	0	8	0	0	4,410	0	2,942	0	7,352
80322	0	0	0	0	0	0	0	0	0	0	0	0
63053	0	0	0	0	0	1	3	8,371	0	0	0	8,371
63193	60	0	0	0	60	10	5	9,857	0	0	0	9,857
67695	1,190	0	11	0	1,201	257	59	82,828	896	28,638	0	112,361
63207	841	0	65	0	906	0	0	497,147	0	8,326	0	505,473
63258	0	0	0	0	0	0	0	506	0	10	0	516
63266	978	87	368	0	1,434	73	14	128,779	6,174	80,045	0	214,998

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
63282	FIDELITY INTERSTATE LIFE INS CO	PA	12,260	9,856	2,403	6	0	0	0	6
63290	FIDELITY LIFE ASN	IL	187,935	156,590	31,345	273	0	13	0	286
63304	FIDELITY MUTUAL LIFE INS CO	PA	969,025	921,202	47,824	1,764	0	119	0	1,883
71870	FIDELITY SECURITY LIFE INS CO	MO	22,863	13,294	9,568	1	0	11	0	12
92509	FIDELITY UNION LIFE INS CO	TX	636,657	538,834	97,823	1,712	0	42	0	1,754
67962	FIREMANS FUND AMN LIFE INS CO	CA	424,931	355,302	69,629	400	0	193	0	594
63401	FIRST COLONY LIFE INS CO	VA	433,102	403,534	29,568	3,334	0	384	0	3,718
63495	FIRST INVESTORS LIFE INS CO	NY	37,718	31,083	6,635	67	0	0	0	67
63525	FIRST NATIONAL LIFE INS CO OF AM	GA	20,981	19,465	1,516	25	0	0	0	25
67652	FIRST PENN PACIFIC LIFE INS CO	PA	13,847	3,902	9,945	5	0	0	0	5
74667	FIRST PROTECTION LIFE INS CO	NC	40,704	38,353	2,351	0	0	0	0	0
77984	FIRST VARIABLE LIFE INS CO	AR	112,874	105,101	7,773	0	0	0	0	0
63568	FIRST VIRGINIA LIFE INS CO	VA	5,312	2,801	2,512	0	0	0	0	0
63576	FORD LIFE INS CO	MI	105,103	78,132	26,971	137	540	0	0	677
71439	FOREMOST LIFE INS CO	MI	63,610	42,756	20,854	-6	1	0	0	-5
71129	FORT DEARBORN LIFE INS CO	IL	14,787	9,847	4,939	0	0	0	0	0
63622	FRANKLIN LIFE INS CO	IL	2,569,738	2,184,338	385,400	7,263	0	1	0	7,264
63657	GARDEN STATE LIFE INS CO	NJ	37,314	26,613	10,701	2	0	0	0	2
63665	GENERAL AMERICAN LIFE INS CO	MO	1,929,053	1,835,259	93,795	2,793	0	235	0	3,028
63673	GENERAL FIDELITY LIFE INS CO	VA	40,713	14,475	26,238	0	0	0	0	0
63703	GENERAL LIFE INS CORP OF WISCONSIN	WI	67,152	60,932	6,220	3	0	5	0	8
63762	GENERAL SERVICES LIFE INS CO	DC	25,437	20,903	4,534	161	0	0	0	161
63770	GEORGE WASHINGTON LIFE INS CO	WV	33,926	23,710	10,216	9	0	1	0	10
63797	GEORGIA INTERNATIONAL LIFE INS CO	GA	194,659	174,552	20,108	84	0	0	0	84
70939	GERBER LIFE INS CO	NY	17,781	10,001	7,780	58	0	0	0	58
63819	GERMANTOWN LIFE INS CO	PA	7,239	1,386	5,853	1	0	0	0	1
91472	GLOBE LIFE AND ACCIDENT INS CO	DE	237,684	158,076	79,608	781	0	0	0	781
63894	GLOBE LIFE INS CO	IL	299,946	281,793	18,153	74	3,100	1	0	3,174
63894	GLOBE LIFE INS CO	IL	299,946	281,793	18,153	74	3,100	1	0	3,174
62286	GOLDEN RULE INS CO	IL	36,121	29,247	6,873	1	0	0	0	1
63924	GOLDEN STATE MUTUAL LIFE INS CO	CA	89,303	83,167	6,135	6	0	0	0	6
63940	GOVERNMENT EMPLOYEES LIFE INS CO	DC	240,303	186,349	53,954	2,283	-9	163	0	2,436
63967	GOVERNMENT PERSONNEL MUTUAL L INS CO	TX	176,222	161,178	15,044	466	0	0	0	466
64009	GREAT AMERICAN LIFE INS CO	NJ	531,596	488,641	42,955	138	0	0	0	138
64017	GREAT AMERICAN RESERVE INS CO	TX	202,583	183,678	18,905	6	0	0	0	6
64041	GREAT COMMONWEALTH LIFE INS CO	TX	147,796	138,596	9,200	11	0	0	0	11
90212	GREAT SOUTHERN LIFE INS CO	TX	546,998	482,373	64,625	188	0	0	0	188
68322	GREAT-WEST LIFE & ANNUITY INS CO	KS	42,568	21,832	20,736	0	0	0	0	0
68322	GREAT-WEST LIFE & ANNUITY INS CO	KS	42,568	21,832	20,736	0	0	0	0	0
64173	GROUP LIFE & HEALTH INS CO	TX	149,271	122,375	26,896	0	0	0	0	0

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A & H PREMIUM	A & H LOSSES	IN FORCE, DECEMBER 31, 1981 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
63282	0	0	0	0	0	37	25	35	0	0	0	35
63290	167	0	94	0	261	0	0	14,641	0	3,269	0	17,910
63304	1,537	0	0	0	1,537	235	76	84,542	0	8,666	0	93,208
71870	0	0	125	0	125	34	19	186	0	2,807	0	2,993
92509	585	0	0	0	585	0	0	143,117	0	14,360	0	157,477
67962	556	0	216	0	772	1,489	1,034	63,376	0	55,264	0	118,640
63401	967	0	457	0	1,425	9	1	237,358	0	54,535	0	291,893
63495	34	0	0	0	34	2	0	4,521	0	2,967	0	7,489
63525	7	0	0	0	7	0	0	1,328	0	0	0	1,328
67652	0	0	0	0	0	0	0	506	0	0	0	506
74667	0	0	0	0	0	0	0	0	0	0	0	0
77984	0	0	0	0	0	0	0	0	0	0	0	0
63568	0	0	0	0	0	0	0	0	0	0	0	0
63576	65	413	0	0	478	401	563	15,010	64,536	0	0	79,546
71439	15	56	0	0	71	-5	-1	4,212	3,714	291	0	8,217
71129	0	0	0	0	0	0	0	0	0	0	0	0
63622	82,158	0	4,544	0	86,702	133	56	404,697	0	11,799	0	416,496
63657	0	0	0	0	0	0	0	132	0	0	0	132
63665	622	0	305	0	927	936	905	98,490	0	112,926	0	211,415
63673	0	0	0	0	0	0	0	0	0	0	0	0
63703	25	0	0	0	25	0	0	279	0	1,137	0	1,416
63762	28	0	0	0	28	0	0	9,971	0	1,711	0	11,682
63770	3	13	5	0	21	43	28	512	8,439	95	0	9,046
63797	47	0	0	0	47	2	2	4,708	0	0	0	4,708
70939	13	0	0	0	13	4	0	7,698	0	0	0	7,698
63819	0	0	0	0	0	0	0	0	0	0	0	0
91472	217	0	0	0	217	6	5	114,454	0	0	0	114,454
63894	37	810	5	7	858	2,979	1,150	4,929	273,840	24,391	401	303,561
63894	37	810	5	7	858	2,979	1,150	4,929	273,840	24,391	401	303,561
62286	0	0	0	0	0	1	0	22	0	1,737	0	1,759
63924	4	0	0	0	4	0	0	294	0	423	0	717
63940	986	40	15	0	1,041	1,230	974	214,176	9,311	47,008	0	270,495
63967	247	0	0	0	247	1	0	28,809	0	0	0	28,809
64009	802	0	1	0	803	8	8	4,839	0	14	0	4,853
64017	8	0	0	0	8	2	0	399	0	0	0	399
64041	2	0	0	0	2	0	0	543	0	2,163	0	2,706
90212	81	0	0	0	81	1	10	21,841	0	0	0	21,841
68322	0	0	0	0	0	0	0	0	0	0	0	
68322	0	0	0	0	0	0	0	0	0	0	0	

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUST	TOTAL
64203	GUARANTEE RESERVE LIFE INS CO	IN	36,063	32,425	3,637	73	0	0	0	73
64211	GUARANTEE TRUST LIFE INS CO	IL	100,410	84,664	15,746	303	0	1	0	304
78778	GUARDIAN INS & ANNUITY CO INC	DE	126,686	109,150	17,536	154	0	29	0	183
64246	GUARDIAN LIFE INS CO OF AMERICA	NY	2,054,354	1,925,609	128,745	1,285	0	883	0	2,168
64270	GULF LIFE INS CO	FL	1,007,263	866,013	141,250	91	0	11	0	102
64327	HARLEYSVILLE LIFE INS CO	PA	33,732	24,851	8,881	257	0	0	0	257
70815	HARTFORD LIFE & ACCIDENT INS CO	CT	454,105	330,708	123,398	256	0	409	0	665
64335	HARTFORD LIFE INS CO	CT	911,183	857,400	53,784	524	0	657	0	1,181
86630	HARTFORD VARIABLE ANNUITY LIFE INS C	CT	397,294	390,883	6,411	33	0	0	0	33
81078	HEALTH INS OF VERMONT INC	VT	4,527	2,694	1,834	0	0	0	0	0
81078	HEALTH INS OF VERMONT INC	VT	4,527	2,694	1,834	0	0	0	0	0
64386	HERALD LIFE INS CO	FL	39,892	29,799	10,093	0	0	0	0	0
64394	HERITAGE LIFE INS CO	AZ	30,641	20,357	10,284	0	11	0	0	11
61506	HOLIDAY LIFE INS CO	NE	22,917	17,643	5,275	1	0	0	0	1
64424	HOME BENEFICIAL LIFE INS CO	VA	714,284	544,475	169,809	7,461	0	148	6,039	13,648
64440	HOME LIFE INS CO	NY	1,992,716	1,834,723	157,993	9,452	0	603	0	10,055
64432	HOME LIFE INS CO OF AMERICA	DE	163,670	141,551	22,119	24	0	0	3	27
64513	HORACE MANN LIFE INS CO	IL	592,307	548,086	44,221	1,013	0	435	0	1,448
65005	IDS LIFE INS CO	MN	2,063,810	1,982,382	81,428	4,870	0	39	0	4,909
67415	INA LIFE INS CO	CA	817,949	767,378	50,571	758	0	0	0	758
69051	INA STANDARD LIFE INS CO	IN	126,804	112,432	14,372	165	0	0	0	165
64602	INDEPENDENCE LIFE & ACCIDENT INS CO	KY	41,317	27,110	14,207	90	0	0	0	90
64645	INDIANAPOLIS LIFE INS CO	IN	641,831	581,941	59,889	1,853	0	1	0	1,853
64688	INDUSTRIAL LIFE INS CO	TX	33,679	27,573	6,105	100	1	0	0	101
68756	INTEGON LIFE INS CORP	NC	394,609	357,910	36,699	565	-1	5	0	570
64726	INTEGRITY NATIONAL LIFE INS CO	PA	16,637	13,162	3,475	193	0	0	615	809
64793	INTER OCEAN INS CO	IN	138,618	113,621	24,997	299	0	0	0	299
64734	INTERCONTINENTAL LIFE INS CO	NJ	44,310	39,474	4,836	131	0	0	0	131
64807	INTERSTATE ASSURANCE CO A MUTUAL CO	IA	54,260	51,011	3,250	646	0	0	0	646
64890	INVESTORS GUARANTY LIFE INS CO	CA	37,244	28,531	8,713	78	0	0	0	78
63487	INVESTORS LIFE INS CO NORTH AMERICA	PA	691,365	669,950	21,414	1,956	0	309	0	2,265
70890	IOWA STATE TRAVELERS MUTUAL ASR CO	IA	10,638	6,785	3,853	1	0	1	0	3
88080	ITT LYNDON LIFE INS CO	MO	34,966	29,333	5,633	0	117	0	0	117
65021	JC PENNEY LIFE INS CO	VT	158,889	92,188	66,701	238	0	0	0	238
65064	JEFFERSON NATIONAL LIFE INS CO	IN	217,517	196,025	21,492	2,188	0	6	0	2,194
65072	JEFFERSON STANDARD LIFE INS CO	NC	1,645,171	1,352,718	292,453	2,240	0	0	0	2,240
65080	JOHN ALDEN LIFE INS CO	MN	485,438	449,998	35,440	1,464	10	1	0	1,475
65099	JOHN HANCOCK MUTUAL LIFE INS CO	MA	19,936,798	19,032,662	904,136	18,604	65	6,995	84	25,748
90204	JOHN HANCOCK VARIABLE LIFE INS CO	MA	29,097	7,038	22,058	2	0	0	0	2
90204	JOHN HANCOCK VARIABLE LIFE INS CO	MA	29,097	7,038	22,058	2	0	0	0	2

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID					A & H		IN FORCE, DECEMBER 31, 1981				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
64203	25	0	0	0	25	26	5	2,036	0	0	0	2,036
64211	121	0	0	0	121	266	151	29,539	0	10	0	29,549
78778	50	0	8	0	58	0	0	0	0	0	0	0
64246	942	0	383	0	1,325	4,587	3,987	74,138	0	208,127	0	282,265
64270	93	0	2	0	95	55	86	5,304	0	945	0	6,249
64327	44	0	1	0	45	0	0	24,521	0	0	0	24,521
70815	100	0	238	0	338	834	561	17,240	0	98,833	0	116,073
64335	371	0	514	0	885	2,277	2,076	36,739	0	105,862	0	142,601
86630	155	0	147	0	303	0	0	49	0	0	0	49
81078	0	0	0	0	0	23	8	0	0	0	0	0
81078	0	0	0	0	0	23	8	0	0	0	0	0
64386	0	0	0	0	0	0	0	0	0	0	0	0
64394	0	18	0	0	18	1	50	0	537	0	0	537
61506	0	0	0	0	0	12	18	22	0	0	0	22
64424	2,251	0	265	3,014	5,530	485	366	339,968	0	9,947	148,278	498,193
64440	3,866	0	232	0	4,098	2,380	2,015	508,980	0	175,768	0	684,748
64432	41	0	0	7	48	8	0	3,131	0	1,539	98	4,768
64513	394	0	215	0	609	186	204	59,107	0	25,181	0	84,288
65005	2,277	0	76	0	2,353	152	59	119,943	0	3,383	0	123,325
67415	205	0	0	0	205	39	8	55,074	0	0	0	55,074
69051	165	0	0	0	165	0	0	8,433	0	0	0	8,433
64602	17	0	0	0	17	-32	12	7,972	0	0	0	7,972
64645	474	0	0	0	474	-114	9	130,764	0	0	0	130,764
64688	51	4	0	0	55	103	356	15,923	348	0	0	16,271
68756	116	0	0	0	116	79	46	53,393	158	0	0	53,551
64726	71	0	0	169	240	61	22	12,863	0	0	16,914	29,777
64793	162	0	0	3	165	3	2	9,774	0	2,595	0	12,369
64734	11	0	0	0	11	47	20	26,595	0	0	0	26,595
64807	82	0	0	0	82	180	70	242,961	0	0	0	242,961
64890	9	0	0	0	9	0	0	15,978	0	2,644	0	18,623
63487	2,484	0	1,162	0	3,645	0	0	2,994	0	0	0	2,994
70890	0	0	0	0	0	34	24	129	0	235	0	364
88080	0	0	0	0	0	160	46	0	6,152	0	0	6,152
65021	63	0	0	0	63	131	17	12,271	0	0	0	12,271
65064	439	0	26	0	465	27	-3	243,117	0	266	0	243,383
65072	1,830	0	0	0	1,830	0	0	125,009	0	0	0	125,009
65080	2	10	0	0	12	23	6	1,122	865	202	0	2,189
65099	10,290	21	6,416	136	16,863	4,351	4,114	1,075,474	19,924	1,112,573	3,926	2,211,897
90204	0	0	0	0	0	0	0	4,601	0	0	0	4,601
90204	0	0	0	0	0	0	0	4,601	0	0	0	4,601

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
65129	KANSAS CITY LIFE INS CO	MO	902,838	832,900	69,939	1,525	0	33	0	1,558
90557	KEMPER INVESTORS LIFE INS CO	IL	1,303,144	1,284,414	18,730	0	0	0	0	0
65161	KENNESAW LIFE & ACCIDENT INS CO	GA	47,722	41,406	6,315	139	0	0	0	139
65188	KENTUCKY CENTRAL LIFE INS CO	KY	380,521	333,608	46,913	463	1	4	2	470
90344	KEYSTONE LIFE INS CO	PA	3,551	160	3,391	0	0	0	0	0
65234	KEYSTONE PROVIDENT LIFE INS CO	RI	211,372	200,927	10,445	330	0	0	0	330
65242	LAFAYETTE LIFE INS CO	IN	227,009	208,758	18,251	1,024	0	6	0	1,030
65315	LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	179,351	152,907	26,444	712	0	223	0	936
65323	LIBERTY LIFE INS CO	SC	527,642	470,602	57,040	332	0	0	2	334
65331	LIBERTY NATIONAL LIFE INS CO	AL	1,665,575	1,430,430	235,145	35	0	0	15	50
65390	LIFE & CASUALTY INS CO OF TENNESSEE	TN	970,845	858,732	112,113	135	0	0	10	145
65374	LIFE ASSURANCE CO OF PENNSYLVANIA	PA	26,343	21,453	4,890	148	0	0	0	148
65498	LIFE INS CO OF NORTH AMERICA	PA	874,218	670,443	203,775	2,890	0	1,604	0	4,494
65528	LIFE INS CO OF THE SOUTHWEST	TX	151,571	132,752	18,819	45	0	1	0	46
65536	LIFE INS CO OF VIRGINIA	VA	1,542,040	1,346,362	195,678	2,997	0	373	82	3,451
64130	LIFE INVESTORS INS CO OF AMERICA	IA	441,692	391,826	49,866	14	0	0	0	14
65927	LIFE OF AMERICA INS CORP OF BOSTON	MA	11,160	9,099	2,061	8	0	0	0	8
65552	LIFE OF MID AMERICA INS CO	IA	15,477	12,763	2,714	0	0	0	0	0
65579	LINCOLN AMERICAN LIFE INS CO	TN	103,317	93,163	10,154	14	0	0	0	14
65617	LINCOLN INCOME LIFE INS CO	KY	102,879	90,785	12,094	105	0	0	0	105
65625	LINCOLN LIBERTY LIFE INS CO	NE	256,806	230,076	26,730	19	0	0	0	19
65676	LINCOLN NATIONAL LIFE INS CO	IN	5,038,853	4,767,930	270,923	12,778	0	3,169	0	15,946
88552	LINCOLN NATIONAL PENSION INS CO	IN	612,740	534,998	77,743	0	0	0	0	0
65692	LONE STAR LIFE INS CO	TX	147,399	117,227	30,172	5	0	0	0	5
65722	LOYAL AMERICAN LIFE INS CO	AL	64,582	54,639	9,943	24	0	0	0	24
90328	LOYALTY LIFE INS CO	MI	76,930	55,839	21,091	186	11	122	0	319
65749	LUTHERAN MUTUAL LIFE INS CO	IA	742,658	699,873	42,786	467	0	0	0	467
65765	MACCABEES MUTUAL LIFE INS CO	MI	451,578	437,543	14,035	127	0	127	0	254
65838	MAINE FIDELITY LIFE INS CO	ME	14,337	10,914	3,423	12	0	0	0	12
65870	MANHATTAN LIFE INS CO	NY	605,999	579,816	26,183	899	0	491	0	1,390
67083	MANHATTAN NATIONAL LIFE INS CO	ND	41,454	36,674	4,780	200	0	0	0	200
80896	MASSACHUSETTS CASUALTY INS CO	MA	58,706	41,894	16,812	0	0	0	0	0
80896	MASSACHUSETTS CASUALTY INS CO	MA	58,706	41,894	16,812	0	0	0	0	0
65900	MASSACHUSETTS GENERAL LIFE INS CO	MA	108,420	88,031	20,389	279	0	0	0	279
65919	MASSACHUSETTS IND & LIFE INS CO	MA	200,966	171,348	29,617	144	312	0	0	456
65935	MASSACHUSETTS MUTUAL LIFE INS CO	MA	10,022,231	9,463,012	559,219	18,530	1	525	0	19,056
69728	MBL LIFE ASSURANCE CORP	OH	18,966	14,230	4,736	2	0	0	0	2
65951	MERIT LIFE INS CO	IN	69,046	34,950	34,096	3	0	0	0	3
86428	METROPOLITAN INS & ANNUITY CO	DE	557,950	524,217	33,733	751	0	0	0	751
65978	METROPOLITAN LIFE INS CO	NY	51,757,845	49,403,539	2,354,305	47,059	0	21,614	211	68,884

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID					A & H		IN FORCE, DECEMBER 31, 1981				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
65129	863	0	88	0	952	83	13	102,573	0	10,686	0	113,259
90557	0	0	0	0	0	0	0	0	0	0	0	0
65161	75	0	0	0	75	13	33	22,613	0	6,802	0	29,414
65188	109	5	26	7	147	28	27	37,538	433	28,404	8	66,383
90344	0	0	0	0	0	0	0	0	0	0	0	0
65234	62	0	0	0	62	0	0	26,397	0	2,441	0	28,838
65242	676	0	0	0	676	13	2	49,826	0	31,956	0	81,782
65315	196	0	91	0	287	1,180	1,360	46,012	0	50,826	0	96,838
65323	213	0	0	4	217	4	1	27,579	35	0	0	27,614
65331	39	0	0	8	47	6	1	2,819	0	0	361	3,180
65390	123	0	0	21	143	14	2	7,648	0	26,046	255	33,949
65374	54	9	0	0	63	0	0	8,689	0	0	0	8,689
65498	3,494	1	1,206	0	4,701	2,846	5,822	45,482	0	62,851	0	108,333
65528	2	0	11	0	13	4	404	162	0	0	0	162
65536	1,612	0	862	220	2,693	275	204	171,553	0	49,506	6,672	227,731
64130	1	0	0	0	1	8	3	1,297	0	41	0	1,338
65927	2	0	0	0	2	0	0	398	0	0	0	398
65552	0	0	0	0	0	0	0	12	0	0	0	12
65579	3	0	0	0	3	1	0	1,818	0	5,388	0	7,206
65617	15	0	0	0	15	1	0	12,945	0	0	0	12,945
65625	7	0	0	0	7	0	0	1,488	0	0	0	1,488
65676	7,494	0	2,685	0	10,179	21,619	19,040	759,308	15	567,369	0	1,326,692
88552	0	0	0	0	0	0	0	0	0	0	0	0
65692	2	0	0	0	2	14	10	182	0	0	0	182
65722	1	0	0	0	1	228	178	1,582	0	0	0	1,582
90328	142	8	61	0	210	0	0	16,527	1,620	10,752	0	28,900
65749	124	0	0	0	124	15	16	28,345	0	220	0	28,565
65765	154	0	159	0	312	111	58	8,406	0	30,350	39,035	77,791
65838	13	0	0	0	13	0	0	1,269	0	2,293	0	3,562
65870	1,050	0	414	0	1,464	28	0	53,670	0	127,448	0	181,118
67083	104	0	0	0	104	0	0	28,722	0	0	0	28,722
80896	0	0	0	0	0	831	366	0	0	0	0	0
80896	0	0	0	0	0	831	366	0	0	0	0	0
65900	154	0	15	0	169	68	43	11,210	0	0	0	11,210
65919	150	225	0	0	376	556	626	28,888	39,727	0	0	68,615
65935	8,819	10	5,115	0	13,944	6,993	5,905	1,077,946	222	208,860	0	1,287,028
69728	0	0	0	0	0	0	0	550	0	0	0	550
65951	0	0	0	0	0	0	0	144	0	0	0	144
86428	0	0	0	0	0	0	0	0	0	0	0	0
65978	37,013	0	74,333	3,922	115,268	9,491	9,295	2,601,120	0	4,353,557	97,072	7,051,749

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - 3000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUST	TOTAL
85561	MIC LIFE INS CORP	DE	46,887	39,674	7,213	0	606	0	0	606
65986	MICHIGAN LIFE INS CO	MI	77,645	59,052	18,593	28	0	0	0	28
66052	MID STATES LIFE INS CO OF AMERICA	FL	29,528	15,790	13,738	0	0	0	0	0
79987	MID-SOUTH INS CO	NC	12,012	7,881	4,131	0	0	0	0	0
66036	MIDLAND MUTUAL LIFE INS CO	OH	389,807	362,466	27,341	402	0	7	0	409
66044	MIDLAND NATIONAL LIFE INS CO	SD	226,812	198,112	28,701	1,455	0	2	0	1,457
66095	MIDWESTERN NATIONAL L INS CO OF OHIO	OH	21,580	19,398	2,182	3	0	0	0	3
66109	MIDWESTERN UNITED LIFE INS CO	IN	209,110	175,001	34,109	78	0	0	0	78
66133	MINISTERS LIFE-A MUTUAL LIFE INS CO	MN	115,036	104,641	10,395	137	0	6	0	144
66168	MINNESOTA MUTUAL LIFE INS CO	MN	1,933,112	1,789,664	143,448	1,090	299	3,188	0	4,577
80314	MML PENSION INS CO	DE	10,433	7,729	2,703	654	0	0	0	654
66249	MODERN PIONEERS LIFE INS CO	AZ	6,705	4,931	1,774	86	0	0	0	86
66265	MONARCH LIFE INS CO	MA	554,450	455,154	99,296	1,019	0	13	0	1,032
66273	MONTGOMERY WARD LIFE INS CO	IL	150,045	97,180	52,864	1,060	1,034	441	0	2,534
66362	MUTUAL BENEFIT LIFE INS CO	NJ	6,619,044	6,415,679	203,365	5,524	0	1,181	0	6,705
66370	MUTUAL LIFE INS CO OF NEW YORK	NY	8,388,961	7,947,462	441,499	13,160	0	1,567	0	14,728
66389	MUTUAL LIFE INS CO OF WASHINGTON DC	DC	10,547	7,703	2,844	25	0	0	143	168
71412	MUTUAL OF OMAHA INS CO	NE	1,523,453	1,127,475	395,978	0	0	0	0	0
66400	MUTUAL SECURITY LIFE INS CO	IN	234,494	221,051	13,443	224	0	22	0	246
66419	MUTUAL SERVICE LIFE INS CO	MN	244,746	231,021	13,725	11	0	0	0	11
66427	MUTUAL TRUST LIFE INS CO	IL	385,437	355,225	30,212	193	0	0	0	193
66508	NATIONAL BEN FRANKLIN LIFE INS CORP	WI	167,914	131,411	36,502	1,473	0	142	0	1,615
66559	NATIONAL FIDELITY LIFE INS CO	MO	277,380	253,602	23,778	251	0	1	0	252
82538	NATIONAL HEALTH INS CO	TX	10,670	5,466	5,204	0	0	0	0	0
66605	NATIONAL HOME LIFE ASSURANCE CO	MO	360,111	322,511	37,600	349	0	140	0	489
66672	NATIONAL LIFE & ACCIDENT INS CO	TN	3,021,703	2,551,694	470,008	1,876	0	6	530	2,413
66680	NATIONAL LIFE INS CO	VT	2,576,085	2,408,658	167,427	3,517	0	0	0	3,517
66710	NATIONAL OLD LINE INS CO	AR	292,836	237,092	55,744	62	0	0	0	62
66745	NATIONAL RESERVE LIFE INS CO	SD	165,762	138,317	27,445	19	0	0	0	19
60593	NATIONAL STATES INS CO	MO	13,081	6,821	6,261	0	0	0	0	0
66826	NATIONAL TRAVELERS LIFE CO	IA	148,566	136,026	12,540	202	0	0	0	202
66850	NATIONAL WESTERN LIFE INS CO	CO	270,445	237,506	32,939	67	0	5	0	73
66869	NATIONWIDE LIFE INS CO	OH	2,766,057	2,636,344	129,713	7,887	118	2,730	0	10,735
61409	NB LIFE INS CO	NY	192,656	185,901	6,756	329	0	58	0	386
81264	NEW ENGLAND GENERAL LIFE INS CO	DE	108,775	99,228	9,546	0	0	0	0	0
66893	NEW ENGLAND MUTUAL LIFE INS CO	MA	7,273,819	6,843,536	430,284	8,962	19	649	0	9,629
66907	NEW JERSEY LIFE INS CO	NJ	41,809	36,889	4,919	189	0	0	0	189
91596	NEW YORK LIFE INS & ANNUITY CORP	DE	200,549	190,304	10,245	38	0	0	0	38
66915	NEW YORK LIFE INS CO	NY	21,119,316	19,886,043	1,233,273	31,788	0	3,850	0	35,639
86231	NN INVESTORS LIFE INS CO	IA	108,893	91,670	17,222	8	0	29	0	36

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID					A & H		IN FORCE, DECEMBER 31, 1981				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
85561	0	39	0	0	39	270	48	0	24,031	0	0	24,031
65986	8	0	0	0	8	0	0	1,692	0	0	0	1,692
66052	0	0	0	0	0	0	0	0	0	31,508	0	31,508
79987	0	0	0	0	0	0	0	0	0	0	0	0
66036	278	0	0	0	278	54	28	20,993	0	27,310	0	48,303
66044	823	0	8	0	831	10	4	148,147	0	7,923	0	156,070
66095	6	0	0	0	6	0	0	86	0	0	0	86
66109	72	0	0	0	72	0	0	4,528	0	0	0	4,528
66133	23	0	0	0	23	42	64	8,793	0	260	0	9,053
66168	469	304	2,380	0	3,152	171	92	62,331	67,163	533,891	0	663,385
80314	8	0	0	0	8	0	0	0	0	0	0	0
66249	110	0	0	0	110	0	0	7,567	0	0	0	7,567
66265	804	0	8	0	812	1,189	701	58,408	0	19,842	0	78,249
66273	389	536	365	0	1,290	1,351	872	99,403	48,157	109,646	0	257,206
66362	3,768	0	1,082	0	4,850	2,310	948	279,871	0	387,541	0	667,412
66370	7,174	0	1,207	0	8,381	2,565	1,761	735,911	0	283,338	0	1,019,249
66389	11	0	0	33	44	48	1	1,806	0	0	3,409	5,214
71412	0	0	0	0	0	18,953	16,705	0	0	0	0	0
66400	122	0	10	0	132	448	412	16,703	0	22,729	0	39,433
66419	8	0	0	0	8	0	1	689	0	26,225	0	26,914
66427	86	0	0	0	86	5	0	13,173	0	0	0	13,173
66508	137	0	261	0	397	251	152	102,908	0	5,730	0	108,638
66559	55	0	0	0	55	29	0	11,606	0	175	0	11,781
82538	0	0	0	0	0	0	0	0	0	0	0	0
66605	123	0	59	0	182	1,196	738	43,196	0	5,554	0	48,751
66672	612	0	27	342	981	234	125	94,807	0	35,144	19,659	149,610
66680	2,561	0	0	0	2,561	174	211	175,201	0	0	0	175,201
66710	32	0	0	0	32	1	0	4,521	0	0	0	4,521
66745	16	0	0	0	16	0	0	1,449	0	0	0	1,449
60593	0	0	0	0	0	0	0	0	0	0	0	0
66826	73	0	0	0	73	2	0	12,842	0	4,844	0	17,686
66850	19	0	0	0	19	3	6	3,996	0	0	0	3,996
66869	11,100	93	465	0	11,657	4,340	3,725	672,720	9,129	47,788	0	729,638
61409	134	0	0	0	134	95	67	88,226	403	36,863	0	125,492
81264	0	0	0	0	0	0	0	0	0	0	0	0
66893	6,736	6	434	0	7,177	2,982	2,251	453,055	3,006	118,338	0	574,399
66907	188	0	0	0	188	2	0	7,691	0	500	0	8,191
91596	0	0	0	0	0	0	0	0	0	0	0	0
66915	15,027	0	1,921	0	16,948	8,752	7,460	1,860,877	0	815,627	0	2,676,504
86231	16	0	17	0	33	135	88	581	0	6,186	0	6,767

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
66974	NORTH AMERICAN CO FOR LIFE & H INS	IL	430,097	324,291	105,806	755	38	77	0	869
66982	NORTH AMERICAN EQUITABLE LIFE ASR CO	OH	17,723	16,189	1,535	1,116	0	0	75	1,191
90611	NORTH AMERICAN LIFE & CAS	MN	459,008	420,068	38,940	946	0	279	0	1,225
67032	NORTH CAROLINA MUTUAL LIFE INS CO	NC	198,750	182,625	16,125	668	0	9	836	1,513
67040	NORTH CENTRAL LIFE INS CO	MN	84,163	78,885	5,278	1	0	0	0	1
88528	NORTHBROOK LIFE INS CO	IL	5,593	121	5,471	0	0	0	0	0
67734	NORTHERN LIFE INS CO	WA	346,298	300,431	45,866	193	0	0	0	193
67091	NORTHWESTERN MUTUAL LIFE INS CO	WI	12,154,318	11,426,767	727,551	15,040	0	0	0	15,040
67105	NORTHWESTERN NTL LIFE INS CO	MN	1,714,446	1,558,231	156,215	518	0	2,750	0	3,268
67148	OCCIDENTAL LIFE INS CO OF NC	NC	158,115	141,753	16,362	391	0	10	0	401
67164	OHIO LIFE INS CO	OH	48,050	32,835	15,215	299	0	0	0	299
89206	OHIO NATIONAL LIFE ASR CORP	OH	10,839	5,029	5,810	31	0	0	0	31
67172	OHIO NATIONAL LIFE INS CO	OH	802,121	749,701	52,419	255	0	41	0	295
67180	OHIO STATE LIFE INS CO	OH	360,788	285,671	75,117	451	0	15	0	465
67245	OLD LINE LIFE INS CO OF AMERICA	WI	289,098	232,918	56,180	1,168	0	0	0	1,168
67261	OLD REPUBLIC LIFE INS CO	IL	168,612	138,782	29,831	212	420	-363	0	268
72052	OMAHA FINANCIAL LIFE INS CO	MN	29,454	22,783	6,670	0	3	21	0	25
67423	PACIFIC FIDELITY LIFE INS CO	CA	195,196	182,367	12,829	69	0	0	0	70
67466	PACIFIC MUTUAL LIFE INS CO	CA	2,984,715	2,828,889	155,826	857	0	1,100	0	1,958
67539	PAN AMERICAN LIFE INS CO	LA	674,206	597,517	76,689	702	0	239	0	941
93459	PAN-AMERICAN ASSURANCE CO	LA	6,631	731	5,900	0	0	0	0	0
71692	PATRIOT GENERAL LIFE INS CO	MA	17,915	10,892	7,022	3	0	0	0	3
67598	PAUL REVERE LIFE INS CO	MA	814,841	759,296	55,545	448	0	170	0	619
81051	PAUL REVERE PROTECTIVE LIFE INS CO	DE	41,626	33,720	7,906	54	0	0	0	54
67601	PAUL REVERE VARIABLE ANNUITY INS CO	MA	331,185	327,611	3,574	35	0	2	0	37
67636	PENINSULAR LIFE INS CO	FL	202,800	191,104	11,696	5	0	0	0	5
69337	PENN DIVERSIFIED INS & ANNUITY CO	MO	17,924	6,908	11,016	0	0	0	0	0
67644	PENN MUTUAL LIFE INS CO	PA	3,963,402	3,762,274	201,127	4,920	0	153	0	5,073
67660	PENNSYLVANIA LIFE INS CO	PA	322,635	284,557	38,078	452	0	0	0	452
67679	PENNSYLVANIA NATIONAL LIFE INS CO	PA	39,548	37,122	2,426	853	0	5	0	858
67709	PEOPLES LIFE INS CO WASHINGTON DC	DC	707,316	637,447	69,869	16,940	0	88	2,227	19,256
67741	PERSONAL LIFE INS CO	MO	36,065	28,957	7,108	0	0	0	0	0
84808	PHF LIFE INS CO	MI	91,346	80,031	11,315	0	0	0	0	0
67784	PHILADELPHIA LIFE INS CO	PA	872,763	829,627	43,137	2,562	1	72	0	2,635
67792	PHILADELPHIA UNITED LIFE INS CO	PA	27,725	18,708	9,017	58	0	0	793	851
80926	PHOENIX LIFE INS CO	DE	20,962	16,668	4,295	0	0	0	0	0
67814	PHOENIX MUTUAL LIFE INS CO	CT	3,352,372	3,197,053	155,319	4,657	0	917	0	5,574
72125	PHYSICIANS LIFE INS CO	NE	28,897	18,068	6,829	72	0	0	0	72
80578	PHYSICIANS MUTUAL INS CO	NE	139,592	89,576	50,016	0	0	0	0	0
67865	PILOT LIFE INS CO	NC	1,034,167	906,808	127,359	1,163	160	204	4	1,531

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A & H PREMIUM	A & H LOSSES	IN FORCE, DECEMBER 31, 1981 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
66974	453	24	49	0	525	238	238	134,407	3,679	16,633	0	154,718
66982	558	0	0	156	714	105	49	51,526	0	1,416	3,868	56,809
90611	83	0	144	0	227	911	325	12,569	0	88,575	0	101,144
67032	235	0	0	420	655	189	66	26,751	0	1,776	21,197	49,723
67040	0	0	0	0	0	0	-1	80	0	3,040	0	3,119
88528	0	0	0	0	0	0	0	0	0	0	0	0
87734	441	0	0	0	441	0	0	4,259	0	15,597	0	19,856
67091	6,134	0	0	0	6,134	914	886	895,343	0	0	0	895,343
67105	733	0	2,296	0	3,029	2,153	1,503	31,803	0	915,340	0	947,142
67148	424	0	0	0	424	2	0	31,834	0	0	0	31,834
67164	80	0	0	0	80	0	0	22,041	0	0	0	22,041
89206	0	0	0	0	0	1	0	429	0	0	0	429
67172	155	0	80	0	234	17	0	5,295	0	35,487	0	40,782
67180	267	0	1	0	268	167	215	39,059	0	4,015	0	43,074
67245	536	0	0	0	536	0	0	235,366	0	25,441	0	260,806
67261	1	425	0	0	426	341	645	60,966	55,028	0	0	115,994
72052	0	0	0	0	0	590	203	7,925	178	0	0	8,103
67423	17	0	0	0	17	2	1	8,173	0	28	0	8,201
67466	900	0	900	0	1,800	5,843	4,971	64,246	0	153,697	0	217,943
67539	306	0	159	0	465	826	650	46,268	0	63,416	0	109,684
93459	0	0	0	0	0	0	0	0	0	0	0	0
71692	0	0	0	0	0	0	0	579	0	0	0	579
67598	296	0	55	0	351	2,087	754	31,308	0	31,399	0	62,707
81051	0	0	0	0	0	0	0	10,074	0	0	0	10,074
67601	190	0	25	0	215	0	0	512	0	0	0	512
67636	1	0	0	0	1	0	0	531	0	0	0	531
89337	0	0	0	0	0	0	0	0	0	0	0	0
67644	4,125	0	427	0	4,552	1,211	1,050	305,190	0	64,477	0	369,667
67660	174	0	0	0	174	1,748	497	19,306	0	0	0	19,306
67679	219	0	1	0	220	8	-3	19,402	0	444	0	19,846
67709	6,951	0	282	2,374	9,607	463	354	970,053	0	24,469	102,606	1,097,127
67741	0	0	0	0	0	0	0	0	0	0	0	0
84808	0	0	0	0	0	0	0	220	0	178	0	398
67784	1,367	0	70	0	1,437	131	73	149,176	0	28,779	0	177,955
67792	10	0	0	116	126	6	2	2,930	0	0	17,390	20,320
80926	0	0	0	0	0	0	0	0	0	0	0	0
67814	2,879	0	739	0	3,618	2,261	1,523	221,326	0	124,085	0	345,411
72125	2	0	0	0	2	0	0	2,419	0	0	0	2,419
80578	0	0	0	0	0	1,728	876	0	0	0	0	0
67865	1,817	174	169	13	2,173	1,584	1,224	49,585	46,698	117,878	0	214,161

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
67946	PIONEER SECURITY LIFE INS CO	TX	4,729	1,373	3,356	0	0	0	0	0
67989	PRAIRIE STATES LIFE INS CO	SD	48,941	44,221	4,719	1	0	0	0	1
68004	PREFERRED RISK LIFE INS CO	CO	63,105	43,692	19,412	20	0	0	0	20
68012	PRESBYTERIAN MINISTERS FUND	PA	243,611	221,613	21,999	345	0	0	0	345
68101	PROGRESSIVE LIFE INS CO	NJ	41,654	39,818	1,836	153	0	0	603	756
75914	PROPRIETORS LIFE ASR CO	OH	5,822	3,178	2,644	0	0	2	0	2
68128	PROTECTED HOME MUTUAL LIFE INS CO	PA	47,811	45,507	2,303	268	0	0	0	268
68136	PROTECTIVE LIFE INS CO	AL	417,430	374,253	43,177	289	0	1	0	290
68152	PROVIDENCE LIFE INS CO	RI	21,414	12,996	8,418	1	0	0	0	1
68160	PROVIDENT ALLIANCE LIFE INS CO	CA	243,107	147,851	95,256	56	5	0	0	61
68187	PROVIDENT INDEMNITY LIFE INS CO	PA	18,676	17,294	1,382	125	0	20	163	308
68195	PROVIDENT LIFE & ACCIDENT INS CO	TN	1,951,240	1,722,612	228,628	1,989	1	614	0	2,603
68225	PROVIDENT MUTUAL LIFE I C OF PHILADE	PA	2,027,531	1,897,404	130,127	4,879	0	291	0	5,170
70866	PROVIDENT NATIONAL ASR CO	TN	202,382	180,379	22,003	0	0	0	0	0
79227	PRUCO LIFE INS CO	AZ	6,092	89	6,003	0	0	0	0	0
68241	PRUDENTIAL INS CO OF AMERICA	NJ	62,498,540	60,084,582	2,413,959	50,322	878	22,785	146	74,132
68276	PURITAN LIFE INS CO	RI	180,145	127,368	52,777	305	0	15	0	320
68284	PYRAMID LIFE INS CO	KS	57,956	38,346	19,610	4	0	0	0	4
68357	RELIABLE LIFE INS CO	MO	212,827	174,063	38,764	0	0	0	0	0
68381	RELIANCE STANDARD LIFE INS CO	IL	446,868	413,123	33,745	7,126	0	138	0	7,264
85286	REPUBLIC NATIONAL LIFE GRP INS CO	TX	30,122	1,033	29,089	0	0	0	0	0
68438	REPUBLIC NATIONAL LIFE INS CO	TX	661,043	611,459	49,585	1,185	0	55	0	1,240
68446	REPUBLIC VANGUARD LIFE INS CO	TX	33,363	16,643	16,720	59	0	2	0	61
68454	RESERVE LIFE INS CO	TX	311,155	214,071	97,084	690	0	0	0	690
80586	ROYAL LIFE INS CO OF AMERICA	CT	26,744	11,058	15,686	76	0	0	0	76
68608	SAFECO LIFE INS CO	WA	472,300	444,008	28,292	623	0	184	0	807
90581	SAFECO NATIONAL LIFE INS CO	WA	5,202	737	4,465	0	0	0	0	0
80942	SAINT PAUL LIFE INS CO	MN	95,120	84,248	10,872	4	0	0	0	4
71714	SECURITY ASR CO	AZ	68,122	6,499	61,622	0	79	0	0	79
68675	SECURITY BENEFIT LIFE INS CO	KS	598,552	550,289	48,263	486	0	61	0	547
68683	SECURITY CONNECTICUT LIFE INS CO	CT	242,348	208,146	34,202	4,099	0	98	0	4,197
61050	SECURITY FIRST LIFE INS CO	DE	3,980	1,497	2,483	0	0	0	0	0
68713	SECURITY LIFE OF DENVER INS CO	CO	263,311	228,979	34,333	80	0	465	0	545
68772	SECURITY MUTUAL LIFE INS CO OF NY	NY	326,695	308,148	18,547	778	0	2	0	780
68667	SECURITY OF AMERICA LIFE INS CO	PA	60,712	48,589	12,124	31	848	0	0	880
68810	SENTRY LIFE INS CO	WI	609,152	570,292	38,860	104	0	212	0	316
68845	SHENANDOAH LIFE INS CO	VA	244,699	229,386	15,312	535	0	353	0	888
84824	SMA LIFE ASSURANCE CO	DE	152,066	140,223	11,842	61	0	0	0	61
68950	SOUTHLAND LIFE INS CO	TX	904,818	813,929	90,888	526	0	0	119	645
91383	SOUTHWESTERN GENERAL LIFE INS CO	TX	97,025	73,650	23,375	34	0	0	75	109

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID					A & H		IN FORCE, DECEMBER 31, 1981				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
67946	0	0	0	0	0	0	0	0	0	0	0	0
67989	0	0	0	0	0	0	0	51	0	0	0	51
68004	7	0	0	0	7	0	0	992	0	0	0	992
68012	204	0	0	0	204	0	0	24,381	0	0	0	24,381
68101	37	0	0	159	196	17	8	5,710	0	0	19,409	25,119
75914	0	0	0	0	0	21	10	0	0	298	0	298
68128	33	0	0	0	33	7	2	6,920	0	0	0	6,920
68136	79	0	0	0	79	50	13	22,485	0	1,469	0	23,954
68152	0	0	0	0	0	0	0	52	0	0	0	52
68160	36	24	0	0	60	142	87	2,147	2,324	30,072	0	34,543
68187	40	0	0	35	75	235	70	8,973	0	3,139	3,598	15,710
68195	944	0	1,066	0	2,010	4,210	2,131	142,358	116	271,504	0	413,978
68225	2,322	0	228	0	2,550	1,267	907	248,614	0	32,013	0	280,627
70866	1	0	5	0	6	0	0	0	0	0	0	0
79227	0	0	0	0	0	0	0	0	0	0	0	0
68241	27,595	396	23,540	3,112	54,643	63,343	53,123	3,291,981	68,042	5,485,356	56,181	8,901,561
68276	128	0	0	0	128	6	-1	41,543	12	3,608	0	45,162
68284	3	0	0	0	3	1	2	457	0	0	0	457
68357	0	0	0	0	0	0	0	0	0	0	0	0
68381	348	0	78	0	426	1,125	799	48,478	0	5,640	3	54,121
85286	0	0	0	0	0	0	0	0	0	0	0	0
68438	612	0	14	0	626	79	351	72,464	0	7,863	16	80,343
68446	9	0	0	0	9	1	0	15,103	0	500	0	15,603
68454	284	0	10	0	294	705	404	22,613	0	3,158	0	25,770
80586	5	0	0	0	5	0	0	6,998	0	0	0	6,998
68608	122	0	217	0	339	324	352	29,288	0	29,933	0	59,221
90581	0	0	0	0	0	0	0	110	0	0	0	110
80942	0	0	0	0	0	2	0	1,687	0	0	0	1,687
71714	0	22	0	0	22	27	9	0	3,903	0	0	3,903
68675	545	0	317	0	862	159	124	48,486	0	36,248	0	84,734
68683	939	0	168	0	1,106	31	19	518,138	0	14,551	0	532,689
61050	0	0	0	0	0	0	0	0	0	0	0	0
68713	13	0	0	0	13	0	0	4,009	0	16,302	0	20,311
68772	262	0	0	0	262	30	13	54,236	0	18,445	0	72,680
68667	16	386	0	0	403	232	107	3,265	70,434	78	0	73,777
68810	15	0	134	0	149	797	634	5,366	0	58,680	0	64,046
68845	570	0	442	0	1,012	20	42	33,518	0	28,871	0	62,389
84824	6	0	0	0	6	31	29	12,024	0	0	0	12,024
68950	432	0	0	137	569	29	28	35,344	0	0	6,991	42,336
91383	6	0	0	68	74	4	0	2,254	0	0	1,278	3,532

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUST	TOTAL
91391	SOUTHWESTERN LIFE INS CO	TX	1,829,674	1,708,991	120,683	1,568	1	146	0	1,715
80438	SOVEREIGN LIFE INS CO OF CALIFORNIA	CA	36,714	19,581	17,133	5	0	0	0	5
68993	SPRINGFIELD LIFE INS CO INC	VT	117,536	104,909	12,627	478	0	23	0	500
69000	STANDARD OF AMERICA LIFE INS CO	IL	68,355	55,010	13,344	2	0	0	0	2
69078	STANDARD SECURITY LIFE INS CO OF NY	NY	111,250	99,471	11,779	125	0	0	0	125
69108	STATE FARM LIFE INS CO	IL	3,759,829	3,193,950	565,879	13,689	-5	312	0	13,995
69116	STATE LIFE INS CO	IN	146,990	133,394	13,597	108	0	0	0	108
69140	STATE MUTUAL LIFE ASR CO OF AM	MA	2,551,755	2,436,158	115,597	2,663	0	2,535	0	5,198
69175	STATES GENERAL LIFE INS CO	TX	9,895	6,004	3,891	0	0	0	0	0
69183	STATESMAN NATIONAL LIFE INS CO	TX	7,460	5,312	2,148	4	0	0	0	4
69221	STUYVESANT LIFE INS CO	PA	87,662	64,824	22,838	37	1,079	0	0	1,116
71080	SUMMIT NATIONAL LIFE INS CO	OH	63,983	52,957	11,025	18	0	0	0	18
79065	SUN LIFE ASR CO OF CANADA (US)	DE	117,992	106,725	11,266	32	0	-1	0	31
69302	SUPREME LIFE INS CO OF AMERICA	IL	51,790	50,827	963	30	0	1	182	212
69310	SURETY LIFE INS CO	UT	78,520	72,352	6,168	36	0	0	0	36
69345	TEACHERS INS & ANNUITY ASN OF AM	NY	11,439,344	11,025,564	413,781	28,884	0	333	0	29,217
69353	TEACHERS PROTV MUTUAL LIFE INS CO	PA	10,982	9,672	1,310	38	0	0	0	38
69477	TIME INS CO	WI	221,350	169,016	52,334	18	0	0	0	18
69566	TRANS WORLD ASSURANCE CO	CA	41,972	36,732	5,240	109	0	0	0	109
80829	TRANSAMERICA ASR CO	CA	37,529	14,072	23,456	22	0	0	0	22
69507	TRANSAMERICA LIFE INS & ANNUITY CO	CA	1,322,678	1,290,743	31,935	243	0	0	0	243
67121	TRANSAMERICA OCCIDENTAL LIFE I CO CA	CA	2,601,874	2,427,247	174,626	4,848	67	656	0	5,571
67121	TRANSAMERICA OCCIDENTAL LIFE I CO CA	CA	2,601,874	2,427,247	174,626	4,848	67	656	0	5,571
69531	TRANSPORT LIFE INS CO	TX	135,542	121,706	13,836	256	0	54	0	310
87726	TRAVELERS INS CO L & H	CT	14,803,168	14,124,643	678,525	3,841	5	11,170	0	15,017
87726	TRAVELERS INS CO L & H	CT	14,803,168	14,124,643	678,525	3,841	5	11,170	0	15,017
79413	TRAVELERS INS CO OF ILLINOIS	IL	32,252	22,788	9,464	0	0	0	0	0
80837	UNION CENTRAL LIFE INS CO	OH	1,267,148	1,177,696	89,452	968	0	79	0	1,047
69736	UNION FIDELITY LIFE INS CO	PA	109,202	96,660	12,543	144	0	2	0	147
69760	UNION MUTUAL LIFE INS CO	ME	2,148,510	2,025,363	123,147	277	0	121	0	397
69809	UNION SECURITY LIFE INS CO	GA	54,785	36,941	17,844	0	793	0	0	793
74144	UNIONMUTUAL PENSION & INS CORP	ME	121,633	119,090	2,543	0	0	0	0	0
62235	UNIONMUTUAL STOCK LIFE INS CO OF AM	ME	378,667	344,634	34,033	23	0	505	0	528
69825	UNITED AMERICAN INS CO	TX	165,382	106,064	59,318	284	0	0	0	284
69876	UNITED COMPANIES LIFE INS CO	LA	246,367	234,872	11,496	0	0	0	0	0
77909	UNITED EQUITABLE LIFE INS CO	IL	22,242	14,987	7,255	3	0	0	0	3
91693	UNITED FAMILY LIFE INS CO	GA	175,766	157,314	18,452	11	0	0	0	11
87645	UNITED FIDELITY LIFE INS CO	TX	197,802	177,599	20,204	27	0	0	0	27
69922	UNITED HOME LIFE INS CO	IN	46,714	37,398	9,316	3	0	0	0	3
69930	UNITED INS CO OF AMERICA	IL	1,086,704	787,807	298,897	3,406	0	100	9,306	12,812

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A & H PREMIUM	A & H LOSSES	IN FORCE, DECEMBER 31, 1981 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
91391	1,255	0	45	0	1,299	129	183	126,417	0	5,269	0	131,686
80438	1	0	0	0	1	0	0	911	0	0	0	911
68993	23	0	4	0	27	266	224	512	0	3,279	0	3,791
69000	0	0	0	0	0	0	0	96	0	29,052	0	29,148
69078	1,513	0	0	0	1,513	12	0	20,321	0	0	0	20,321
69108	3,690	21	294	0	4,006	0	0	1,286,758	3,236	66,514	0	1,356,508
69116	97	0	0	0	97	4	3	8,455	0	0	0	8,455
69140	1,513	0	1,384	0	2,897	4,925	3,908	130,555	0	358,056	0	488,611
69175	0	0	0	0	0	0	0	42	0	0	0	42
69183	0	0	0	0	0	1	0	107	0	0	0	107
69221	5	411	0	0	416	195	175	9,401	60,467	0	0	69,868
71080	5	0	0	0	5	0	0	798	0	2,352	0	3,150
79065	6	0	12	0	18	0	0	0	0	0	0	0
69302	23	0	0	84	108	28	9	733	0	0	4,051	4,784
69310	1	0	0	0	1	1	1	3,224	0	13,659	0	16,883
69345	4,680	0	196	0	4,876	1,348	1,098	243,666	0	102,447	0	346,113
69353	11	0	0	0	11	13	13	1,989	0	0	0	1,989
69477	1	0	0	0	1	28	30	2,922	0	24,278	0	27,200
69566	11	0	0	0	11	0	0	4,598	0	0	0	4,598
80829	1	0	0	0	1	0	0	1,912	0	0	0	1,912
69507	41	0	161	0	201	0	0	26,173	0	0	0	26,173
67121	3,260	55	660	0	3,975	2,322	1,795	743,263	3,889	200,467	0	947,619
67121	3,260	55	660	0	3,975	2,322	1,795	743,263	3,889	200,467	0	947,619
69531	84	0	0	0	84	103	84	8,851	0	22,495	0	31,346
87726	4,512	9	9,373	0	13,894	30,457	26,921	223,172	4,328	2,536,972	0	2,764,473
87726	4,512	9	9,373	0	13,894	30,457	26,921	223,172	4,328	2,536,972	0	2,764,473
79413	0	0	0	0	0	11	12	0	0	0	0	0
80837	910	0	100	0	1,010	59	15	46,974	0	51,746	0	98,720
69736	37	0	0	0	37	744	359	5,970	0	13	0	5,983
69760	362	0	91	0	453	1,237	662	11,017	0	83,805	0	94,822
69809	0	125	0	0	125	227	53	32	33,246	0	0	33,278
74144	0	0	0	0	0	0	0	0	0	0	0	0
62235	0	0	402	0	402	3,056	1,541	3,780	0	196,872	0	200,652
69825	110	0	0	0	110	291	108	4,235	0	0	0	4,235
69876	0	0	0	0	0	0	0	0	0	0	0	0
77909	2	0	0	0	2	15	5	23	0	0	0	23
91693	11	0	0	0	11	0	2	649	0	0	0	649
87645	9	0	0	0	9	1	1	1,935	0	0	0	1,935
69922	3	0	5	0	8	1	0	99	0	0	0	99
69930	1,025	0	262	3,175	4,462	2,620	1,466	141,357	0	5,998	202,460	349,815

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
69949	UNITED INVESTORS LIFE INS CO	MO	102,702	60,498	42,204	258	0	0	0	258
82694	UNITED LIBERTY LIFE INS CO	OH	45,351	34,384	10,967	10	0	0	0	10
69965	UNITED LIFE & ACCIDENT INS CO	NH	246,630	229,925	16,705	1,306	0	106	0	1,412
69868	UNITED OF OMAHA LIFE INS CO	NE	1,932,884	1,779,545	153,340	2,946	0	881	0	3,827
70025	UNITED PACIFIC LIFE INS CO	WA	63,539	51,898	11,641	31	0	1	0	31
70033	UNITED PRESIDENTIAL LIFE INS CO	IN	69,257	61,737	7,521	261	0	28	0	289
93238	UNITED REPUBLIC LIFE INS CO	PA	84,631	76,784	7,847	105	0	0	0	105
61247	UNITED SERVICES GENERAL LIFE INS CO	OK	8,864	5,607	3,256	166	0	0	0	166
70084	UNITED SERVICES LIFE INS CO	DC	394,529	337,591	56,938	971	0	0	0	971
70092	UNITED STANDARD ASR CO	IN	18,500	14,726	3,773	33	0	0	0	33
70106	UNITED STATES LIFE INS CO IN NY	NY	568,728	509,312	59,416	709	1	1,763	0	2,473
70114	UNITY MUTUAL LIFE INS CO	NY	102,389	98,885	3,505	93	0	0	0	93
70173	UNIVERSAL UNDERWRITERS LIFE INS CO	MO	20,646	7,513	13,133	1	0	3	0	4
70203	UNIVERSITY LIFE INS CO OF AMERICA	IN	147,417	138,664	8,752	420	0	0	0	420
90603	USAA ANNUITY & LIFE INS CO	TX	47,977	43,668	4,309	1	0	0	0	1
69663	USAA LIFE INS CO	TX	227,676	195,170	32,506	2,044	0	0	0	2,044
68373	USLIFE CREDIT LIFE INS CO	IL	61,783	42,275	19,509	0	387	0	0	387
70211	VALLEY FORGE LIFE INS CO	PA	66,243	47,667	18,576	195	0	45	0	240
70238	VARIABLE ANNUITY LIFE INS CO	TX	2,034,997	1,985,999	48,999	175	0	58	0	233
81027	VETERANS LIFE INS CO	IL	11,304	3,568	7,736	1	0	0	0	1
81027	VETERANS LIFE INS CO	IL	11,304	3,568	7,736	1	0	0	0	1
70254	VOLUNTEER STATE LIFE INS CO	TN	244,985	214,669	30,316	139	1,606	0	0	1,744
70319	WASHINGTON NATIONAL INS CO	IL	1,136,153	1,027,134	109,020	1,118	76	329	1,033	2,556
70750	WASHINGTON SQUARE LIFE INS CO	PA	10,981	6,386	4,596	143	0	17	0	160
70483	WESTERN & SOUTHERN LIFE INS CO	OH	3,210,187	2,875,694	334,494	1,265	0	0	844	2,109
70408	WESTERN LIFE INS CO	MN	376,076	336,578	39,498	347	0	75	0	422
70432	WESTERN NATIONAL LIFE INS CO	TX	300,578	287,985	12,594	88	0	0	0	88
91413	WESTERN RESERVE LIFE ASR CO OF OHIO	OH	99,900	88,266	11,633	3,052	0	0	0	3,052
62030	WESTFIELD LIFE INS CO	OH	41,669	27,711	13,957	358	0	0	0	358
70572	WISCONSIN LIFE INS CO	WI	138,106	121,243	16,863	6	0	0	0	6
70580	WISCONSIN NATIONAL LIFE INS CO	WI	125,415	100,480	24,935	66	0	0	0	66
72850	WORLD BOOK LIFE INS CO	IL	67,753	60,978	6,776	4	0	0	0	4
70629	WORLD INS CO	NE	98,364	89,597	8,766	35	0	1	0	36
69833	WORLD SERVICE LIFE INS CO	CO	294,725	282,324	12,401	90	181	9	0	281
70661	ZURICH AMERICAN LIFE INS CO	IL	22,665	17,484	5,181	43	0	6	0	49
70688	ZURICH LIFE INS CO	NY	10,330	6,382	3,948	1	0	0	0	1
	436 COMPANIES TOTAL:		500,969,530	468,780,122	32,189,395	607,476	24,207	174,910	24,705	831,294

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A & H PREMIUM	A & H LOSSES	IN FORCE, DECEMBER 31, 1981 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
69949	55	0	0	0	55	0	0	58,362	0	0	0	58,362
82694	1	0	0	0	1	0	0	529	0	0	0	529
69965	744	0	10	0	754	345	96	90,589	0	13,434	0	104,023
69868	1,466	0	691	0	2,158	1,282	2,105	159,402	0	124,898	0	284,300
70025	0	0	0	0	0	43	0	2,133	0	25,698	0	27,831
70033	113	0	0	0	113	0	0	24,201	0	2,439	0	26,640
93238	5	0	0	0	5	0	0	10,581	0	0	0	10,581
61247	35	0	0	0	35	0	0	15,717	0	0	0	15,717
70084	445	0	0	0	445	0	0	75,355	0	10,746	0	86,101
70092	0	0	0	0	0	0	0	931	0	535	0	1,466
70106	301	0	1,072	0	1,374	1,059	932	68,966	242	254,123	0	323,331
70114	33	0	0	1	34	4	10	4,238	0	0	29	4,267
70173	4	0	0	0	4	0	0	495	0	520	0	1,015
70203	57	0	0	0	57	2	0	72,165	0	0	0	72,165
90603	0	0	0	0	0	0	0	0	0	0	0	0
69663	421	0	0	0	421	0	0	257,746	0	0	0	257,746
68373	0	207	0	0	207	548	376	0	31,975	30,171	0	62,146
70211	103	0	24	0	128	2	0	14,529	7	22,719	0	37,255
70238	9,309	0	228	0	9,538	0	0	1,371	0	0	0	1,371
81027	0	0	0	0	0	0	0	66	0	0	0	66
81027	0	0	0	0	0	0	0	66	0	0	0	66
70254	38	809	4	0	851	191	96	13,264	144,403	0	0	157,667
70319	574	101	180	426	1,282	4,609	2,804	70,564	30,444	82,915	28,887	212,813
70750	110	0	53	0	163	117	11	9,913	0	0	0	9,913
70483	572	0	66	424	1,062	94	68	80,894	0	1,995	22,289	105,178
70408	341	0	202	0	543	314	237	26,892	0	34,835	0	61,727
70432	102	0	0	0	102	0	0	7,732	0	0	0	7,732
91413	549	0	0	0	549	0	0	335,469	0	2,975	0	338,444
62030	135	0	0	0	135	0	0	32,058	0	0	0	32,054
70572	7	0	0	0	7	1	6	519	0	0	0	519
70580	10	0	0	0	10	3	3	8,422	0	0	0	8,422
72850	1	0	0	0	1	0	0	582	0	11,815	0	12,397
70629	43	0	0	0	43	27	34	1,776	0	12,037	0	13,813
69833	65	61	4	0	129	162	94	11,462	17,170	2,043	0	30,675
70661	21	0	2	0	23	44	0	10,280	0	1,258	0	11,539
70688	0	0	0	0	0	0	0	30	0	0	0	30
	424,123	10,870	250,706	19,003	704,696	468,201	402,701	36,366,147	2,458,139	35,603,639	837,203	75,265,125

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11A

BUSINESS NOT REPORTED TO THE NAIC DATA BASE

CODE	COMPANY NAME	DOM	FOREIGN ASSETS	LIABILITIES	SURPLUS	/---DIRECT PREMIUM AND ANNUITY CONSIDERATIONS---/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
73695	DEPENDABLE LIFE INSURANCE COMPANY	FL	15,541	12,468	3,073	0	0	0	0	0
64629	INDEPENDENT LIBERTY LIFE INSURANCE CO.	MI	31,285	30,706	579	129	2	22	0	153

S U P P L E M E N T A R Y R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

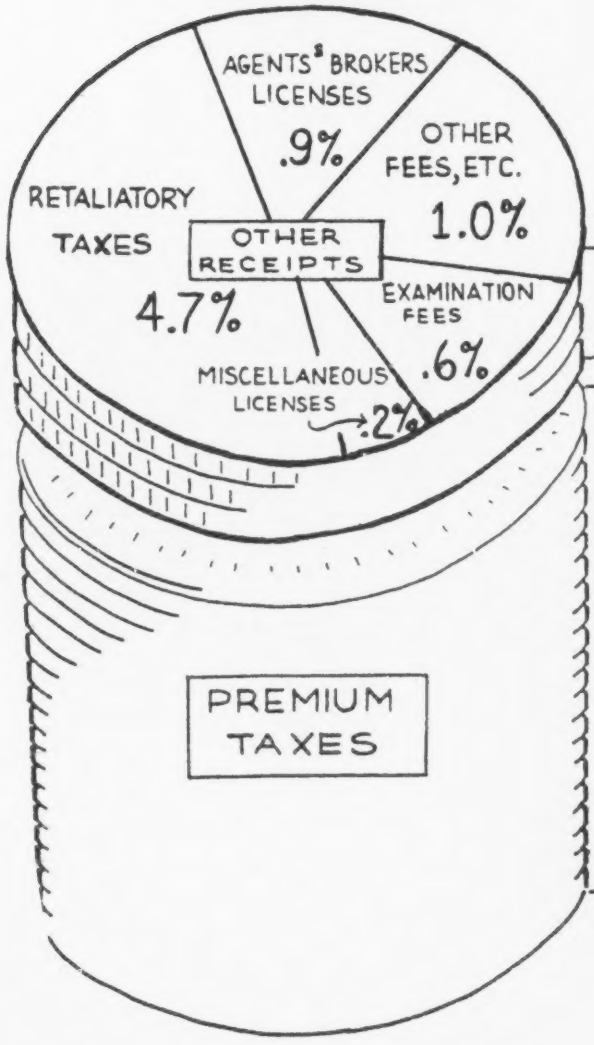
MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. MUHL
ACTING INSURANCE COMMISSIONER

Showing, with respect to the Fiscal Year ending June 30, 1982, a statement of fees and taxes received by the Insurance Commissioner and paid by him into the State Treasury.

FISCAL YEAR
1982
RECEIPTS



$ 4,830,884 — 7.4%

60,084,174 — 92.6%

$ 64,915,058 — 100 %

BUSINESS NOT REPORTED TO THE NAIC DATA BASE

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID					A & H		IN FORCE, DECEMBER 31, 1981				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
73695	0	0	0	0	0	0	0	0	0	0	0	0
64629	61	4	2	0	67	13	11	6,748	0	14,358	0	21,106

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 12

ALIEN

CODE	COMPANY NAME	DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUST	TOTAL
80659	CANADA LIFE ASSURANCE CO US BR	MI	472,573	462,137	10,436	699	0	2,857	0	3,556
80667	CONFEDERATION LIFE INS CO US BR	MI	451,284	428,669	22,615	1,584	0	251	0	1,836
80675	CROWN LIFE INS CO US BR	MI	1,115,433	1,068,789	46,644	2,761	1	749	0	3,511
80705	GREAT WEST LIFE ASSURANCE CO	CN	2,115,709	2,092,786	22,923	1,410	0	2,209	0	3,618
80616	MANUFACTURERS LIFE INS CO	MI	2,238,100	2,172,112	65,988	10,120	0	261	0	10,381
80756	NORTH AMERICAN LIFE ASR CO	MI	318,666	309,736	8,930	1,752	0	956	0	2,709
80802	SUN LIFE ASR CO OF CAN US BR	MI	1,596,191	1,516,304	79,888	4,605	0	345	0	4,950
	7 COMPANIES TOTAL:		8,307,956	8,050,533	257,424	22,931	1	7,628	0	30,561

1981 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 12 CONTINUED

ALIEN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A & H PREMIUM	A & H LOSSES	IN FORCE, DECEMBER 31, 1981 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
80659	210	0	261	0	471	76	218	23,188	0	8,343	0	31,531
80667	221	0	193	0	413	2,302	2,018	83,830	0	91,384	0	175,215
80675	1,395	0	575	0	1,971	933	1,040	130,245	38	369,285	0	499,568
80705	4,547	0	1,579	0	6,126	1,421	964	69,816	0	280,919	0	350,735
80616	2,631	0	282	0	2,913	21	0	156,096	0	75,131	0	231,227
80756	663	0	666	0	1,328	533	341	166,790	0	136,626	0	303,416
80802	2,940	0	136	0	3,075	528	1,333	256,849	0	120,332	0	377,181
	12,607	0	3,692	0	16,297	5,814	5,914	886,814	38	1,082,020	0	1,968,873

FRATERNAL BENEFICIARY ASSOCIATIONS

TABLE NO. 13

Name of Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Nationwide Business 1981 Premiums Written	Nationwide Business 1981 Business In Force Dec. 31, 1981	Maryland Business 1981 Premiums Written	Maryland Business 1981 Business In Force Dec. 31, 1981
Aid Association for Lutherans, Wisc.	$ 2,515,389,839	$ 2,356,696,032	$158,693,805	$1,981,068,033	$14,333,392,632	$21,555,776	$129,295,376
American Fraternal Union	10,459,498	9,945,831	513,667	6,997,603	46,033,372	2,000	96,044
American Postal Workers Accident Benefit Association	917,566	274,824	347,722	5,370,000	105,060,000	35,000	1,125,000
Bnai Zion	6,760,147	6,196,662	563,485	5,477,047	42,806,816	-	6,750
Catholic Family Life Insurance	41,856,430	36,595,684	5,260,746	38,446,880	304,398,173	-	182,604
Catholic Knights of St. George	13,584,800	13,574,438	10,362	5,749,100	50,865,005	1,234,198	286,064
Catholic Order of Foresters	168,181,534	138,226,834	29,954,700	58,543,480	59,429,388	-	-
Catholic Workman	10,648,153	7,151,159	2,846,994	1,522,000	19,731,331	4,000	76,000
Croatian Fraternal Union of America	53,664,735	46,176,297	5,453,679	86,980,015	286,324,133	512,000	850,763
Czechoslovak Society of America	40,172,749	33,063,621	7,109,127	5,766,500	112,105,850	5,000	1,271,099
Greater Beneficial Union of Pittsburgh	33,039,537	29,647,199	2,892,338	22,416,803	250,380,717	50,000	1,113,482
Greek Catholic Union of the U.S.A	32,294,351	27,492,162	2,852,188	13,896,500	119,850,081	51,000	522,422
Holy Family Society of the U.S.A	6,533,977	3,813,266	2,720,710	3,261,000	17,123,200	-	-
Hungarian Reformed Federation of America	20,732,032	16,336,152	4,395,880	2,725,900	49,531,603	-	-
Independednt Order of Foresters	1,142,461,283	988,522,119	129,639,164	1,887,348,044	10,871,780,930	8,555,644	44,146,086
Knights of Columbus	1,049,870,443	898,258,514	141,611,929	1,256,283,956	6,410,300,339	34,387,849	20,743
Lithuanian Alliance of America	3,500,848	2,196,833	929,014	231,750	4,312,874	-	42,507
Lithuanian Catholic Alliance	2,517,169	1,612,582	904,587	66,500	2,984,300	-	26,840
Locomotive Engineers Mutual Life and Accident Ins. Assoc.	15,484,905	11,846,746	3,247,354	3,264,289	37,653,114	-	626,340
Lutheran Brotherhood	1,930,701,656	1,780,613,169	149,988,487	1,443,887,380	10,899,999,842	15,134,160	134,679,619
Modern Woodmen of America	585,648,736	507,262,792	55,724,557	673,627,626	3,656,521,990	2,000	1,198,694
Mutual Beneficial Association of Rail Transportation Employee	7,644,188	6,029,646	1,077,542	1,479,500	23,865,578	62,000	475,586
National Fraternal Society of the Deaf	8,155,833	7,157,161	998,672	2,052,290	22,587,716	78,000	548,789
National Slovak Society of the U.S.A	11,264,694	9,625,742	1,488,951	3,444,631	23,676,932	1,000	51,824
North American Benefit Assn.	91,204,611	71,968,518	16,986,093	27,786,920	296,618,078	3,620	588,386
North American Union Life Assur. Society	4,362,238	2,859,136	858,102	258,450	6,748,077	90,250	1,703,377
Order of United Commercial Travelers of America	17,547,434	7,451,086	8,864,544	-	-	-	-
Police & Firemen's Ins. Assn.	19,276,999	9,374,464	738,481	10,055,500	80,350,346	-	26,312
Polish Beneficial Assn.	6,904,703	4,910,960	1,893,743	254,250	10,408,956	2,000	71,345
Polish National Alliance of the U.S. Of North America	171,524,033	156,057,768	15,354,074	27,144,447	414,395,684	348,026	5,390,056
Polish Roman Catholic Union of America	57,202,681	50,250,476	6,952,204	5,288,000	110,298,124	26,000	1,022,070
Polish Women's Alliance of America	33,965,826	27,687,684	6,003,680	2,187,531	57,841,045	110,644	1,932,992
Royal Neighbors of America	284,816,640	219,460,125	59,071,590	28,612,648	603,092,751	72,000	947,148

FRATERNAL BENEFICIARY ASSOCIATIONS

TABLE NO. 13 CONTINUED

Name of Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Nationwide Business 1981 Premiums Written	Nationwide Business 1981 Business In Force Dec. 31, 1981	Maryland Business 1981 Premiums Written	Maryland Business 1981 Business In Force Dec. 31, 1981
Sons of Norway	$ 34,600,509	$ 31,529,156	$ 3,071,353	$ 43,962,333	$ 267,921,781	$ 2,273,000	$ 14,484,604
Supreme Council of the Royal Arcanum	30,491,538	21,096,600	9,394,497	5,317,326	73,233,859	36,963	1,379,714
The Right Worth Grand Council Independent Order of St. Luke	678,058	532,703	120,354	138,400	1,733,810	7,350	82,900
Travelers Protective Association of America	13,416,750	2,445,152	10,571,598	-	-	-	-
Ukrainian National Assn.	46,350,527	33,986,075	12,364,452	4,458,500	94,312,243	95,000	1,368,149
Woodmen of the World Life Ins. Society	833,664,296	757,768,721	75,895,575	1,616,618,285	6,901,014,675	3,886,057	37,178,227
Workmen's Benefit Fund of the U.S.A.	22,316,093	20,184,200	2,131,893	12,126,840	95,518,575	10,000	361,850
Workmen's Circle	13,646,192	10,876,581	2,769,611	18,116,565	94,151,645	-	325,992
Totals Table No. 13	$ 9,393,454,231	$ 8,366,754,870	$ 942,267,944	$9,311,232,822	$57,393,221,565	$88,630,537	$386,133,415

ANALYSIS OF DIVISION RECEIPTS

STATE INSURANCE DIVISION

Shown below is a comparative analysis of Total Divisional Receipts for Fiscal Years 1981 and 1982

	Fiscal Year 1981	Fiscal Year 1982	Increase	Decrease
Agents' Licenses	$ 249,226.00	$ 454,627.00	$ 205 401.00	$
Brokers' Licenses	121,443.00	121,337.00		106.00
Company Licenses	63,936.00	65,012.00	1,076.00	
Rating Bureau Licenses	50.00	100.00	50.00	
Public Adjusters' Licenses	575.00	500.00		75.00
Insurance Advisors' Licenses	12,600.00	13,700.00	1,100.00	
Vending Machine Licenses	125.00	-		125.00
Surplus Line Brokers' Licenses	17,775.00	18,460.00	685.00	
Motor Club Licenses	4,215.00	4,559.00	344.00	
Filing Fees	63,290.00	70,002.00	6,712.00	
Certification Fees	22,499.20	23,037.00	537.80	
Agents Examination Fees	68,241.00	85,186.00	16,945.00	
Company Examination Fees	536,835.86	353,956.38		182,879.48
Valuation Fees	700,941.00	409,387.00		291,554.00
Miscellaneous Fees	22,450.20	8,366.49		14,083.71
Retaliatory Fees and Taxes	2,028,403.57	2,201,946.53	173,542.96	
Penalties and Interest	37,874.25	22,236.27		15,637.98
Unauthorized Insurance Tax (Surplus Line)	824,291.34	839,801.39	15,510.05	
Premium Taxes	56,991,325.41	60,058,368.14	3,067,042.73	
Premium Taxes - Unauthorized Insurers	14,460.70	25,805.92	11,345.22	
Surplus Line Brokers Examination Fee	6,650.09	17,184.56	10,534.47	
Fines and Costs	52,500.00	35,730.00		16,770.00
Licensing Testing Fund	29,244.00	41,811.00	12,567.00	
Travel Expense		43,944.61	43,944.61	
TOTALS	$61,868,951.62	$64,915,058.29	$3,567,337.84	$521,231.17
		61,868,951.62		
NET INCREASE		$ 3,046.106.67		